

TOWN OF CARLISLE HOUSING PRODUCTION PLAN

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TABLE OF CONTENTS

I.	Executive Summary	1
II.	Introduction	6
	A. History of Affordable Housing Efforts in Carlisle prior to 2005	9
	B. The Planning Process	10
	C. Housing Goals	12
III.	Progress Measured Against the 2005 Affordable Housing Plan	14
IV.	Housing Needs Assessment	22
	A. Housing Characteristics	23
	B. Cost Analysis of Existing Market Conditions	37
	C. Affordable Housing Inventory	39
	D. Gaps Between Existing Needs and Current Supply	41
	E. The Case for Affordable Housing for Seniors	48
	F. Obstacles to Development	49
	G. Local and Regional Organizations	55
V.	Property Inventory	55
VI.	Affordable Housing Planned Production Goals	60
VII.	Housing Action Plan	61
	A. Implement Planning and Regulatory Reform	62
	B. Build Local Capacity	65
	C. Housing Production	67
	D. Housing Preservation	78
VIII.	Description of Use Restrictions	79
APPENDICES		
1.	Map of Existing and Potential Affordable Housing Sites	80
2.	Definition of Affordable Housing	81
3.	Summary of Housing Action Plans	83
4.	Local and Regional Organizations	84
5.	Sample Affordable Housing Development Guidelines	94
6.	Organizational Structure	97
7.	Acknowledgements	98

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I. EXECUTIVE SUMMARY

A. Introduction

Carlisle is a residential community approximately 25 miles northwest of Boston, between the inner and outer beltways of Interstate I-95/MA Route 128 and Interstate 495 and the radial MA Routes 2 and 3. Carlisle has a strong commitment to maintaining its rural, small village character and prides itself on its history, schools, and distinct sense of place. The social and physical focus of the town is Carlisle Center. However, the distinctive physical and historical elements of Carlisle are widely spread throughout town, with open vistas, tree-canopied roads, and farming structures reflecting the town's rural history and character.

Population growth has put significant pressures on the housing market. Almost all housing units in Carlisle are owner-occupied, single-family houses, with a median sale price now well above \$700,000. Because the town has no public water or sewer, and because of the extensive wetland and ledge found here, these lots typically have at least two acres. The escalating housing prices in the current market are attracting greater attention from private developers interested in Chapter 40B development. Town leaders and residents now recognize that different strategies are required to better plan for housing development that is more directed to serving local needs and objectives.

Based on the most recent data (per 2000 U.S. Census) from the Massachusetts Department of Housing and Community Development (DHCD) on the Chapter 40B Subsidized Housing Inventory, Carlisle had 1,647 year-round housing units, of which 18 could be counted as affordable,¹ representing 1.09% of the year-round housing stock. According to Chapter 40B regulations, if a municipality has less than 10% of its year-round housing set-aside for low- and moderate-income residents, it is not meeting the state standard for affordable housing. Carlisle is therefore vulnerable to losing control over housing development through Chapter 40B comprehensive permit applications that can override local zoning. To meet the 10% standard, at least 165 of the existing units would have to be "affordable" based on the state's definition, requiring at least another 147 more housing units to be converted to affordable units in Carlisle. Assuming future housing growth, this 10% figure is a moving target; the required minimum number of year-round units will increase with 2010 Census figures.

Undertaking a more proactive housing program to build more affordable housing will be a significant challenge in Carlisle for many reasons, including the following:

- Concerns about constraints of existing infrastructure such as the lack of public water and sewer;
- A school building complex that is currently in poor condition and in the process of renovation and expansion for certain programs but not adding capacity or allowing for the significant population increases that might come from an influx of new housing development;
- Current zoning that limits denser development;
- The high cost of land that drives development costs higher and makes town land purchases difficult; and
- Financial resources to subsidize affordable housing are limited;

¹ There are currently 20 certified affordable units.

Early in 2005, the Board of Selectmen established the Affordable Housing Plan Task Force to oversee the preparation of an Affordable Housing Plan that would meet the requirements of 760 CMR 31.07 (1)(i) under the state's Planned Production Program and current state requirements of Executive Order 418 Housing Certification. Approval of this plan and then certification based on actual production of affordable units under these regulations would enable the town to deny unwelcome Chapter 40B comprehensive permit applications without developer appeal and to be competitive for state subsidies for transportation, economic development, environment, infrastructure and housing. In 2009, the Selectmen established the Housing Production Plan Committee to update the 2005 Plan.

This Affordable Housing Plan suggests a range of options to meet pressing local housing needs and to bring Carlisle closer to the state 10% threshold and to present a proactive housing agenda of Town-sponsored initiatives. Due to the rising costs of homeownership, many residents are finding it increasingly difficult to afford to remain in Carlisle, including children who would like to raise their own families locally, long-term residents, especially the elderly, and town employees. More housing options are required to meet these local needs and produce Carlisle's fair share of regional needs. Both anecdotal and hard evidence obtained in a 2009 Town Survey as well as the substantial interest expressed by senior residents in being placed on a waiting list for the recently permitted Benfield senior residential project point to a growing need for senior housing in ways that were not readily apparent even five years ago. The high cost of home ownership also indicates a need for affordable rental housing.

B. Housing Goals

The following goals represent the building blocks this updated Housing Production Plan:

- Meet local housing needs along the full range of incomes, promoting social and economic diversity and the stability of individuals and families living in Carlisle;
- Leverage public and private resources to the greatest extent possible;
- Insure that new housing is harmonious with the existing community;
- Meet annual planned production goals for affordable housing, working towards the 10% state standard;
- Provide a wide range of housing alternatives to meet diverse housing needs;
- Promote smart growth development; and
- Preserve the existing affordable housing stock.

C. Summary of Housing Needs Assessment

The Housing Needs Assessment presents an overview of the current housing situation in the town of Carlisle and provides the context within which a responsive set of strategies can be developed to address housing needs and meet production goals. Key findings in regard to household characteristics, housing characteristics, and housing affordability are summarized in the following:

Household Characteristics

- Carlisle is one of the most affluent communities in Massachusetts. The median household income in 1999 was \$129,811, up 55% from the 1989 median income and well above the median income for Middlesex County of \$60,821 and the Boston region of \$55,234.
- Those earning more than \$100,000 almost doubled over the decade between 1989 and 1999—from 583 to 1,010 households – well over what would be expected under normal inflationary trends.
- Despite indications of great wealth, there still remains a population living in Carlisle with limited means. According to 2000 census figures, of the 1,628 total households 237, or 14.6% had incomes at or below 50% of area median income. Further, the poverty rate, while relatively low,

is increasing in Carlisle. Census data indicates in 2000, 111 individuals and 21 families had incomes that would place them below the poverty level.

- The population has remained predominantly White with minority representation at 6.5%, most of Asian descent.
- The town's population is aging. Those 65 years or older comprised 8.4% of residents in 2000, up from approximately 5.7% in 1980. This trend will be shown to be accelerating.
- Almost one-third of all residents are 19 years and younger, somewhat higher than the county level of 25.1% and that for the country as a whole of 25.7%.
- Demographic trends suggest that escalating housing costs may be pricing younger individuals and families out of the housing market. Those entering the labor market and forming new families are dwindling in numbers and reducing the pool of entry-level workers and service employees as well as forcing the grown children who were raised in town to relocate outside of Carlisle.
- There are a number of residents who have special needs and are disabled, including 46 or 3.8% of the school-age population, 185 or 6.6% of those 21 to 64 (about one-quarter of whom could not be employed), and 79 or 19.7% of those 65 years or older.
- More than one-third of the total population moved to a different house during the last five years; such sales tend to accelerate the increase in housing prices.

Housing Characteristics

- The 2000 census counted 1,655 total housing units in the town of Carlisle, up 10.7% from 1,495 units in 1990 and a 56.9% increase from 1,055 units in 1980.
- Carlisle has 1,618 occupied units, of which 93.8% were owner-occupied and 6.2% were rental units. These figures represent a considerably higher level of owner-occupancy than that for Middlesex County as a whole of 61.7% and for the Boston region of 57%.
- The 2000 census indicates that 95% of the existing housing units are in single-family detached structures, a significantly higher percentage than the 49% level for the county and 44% for the Boston region.
- Vacancy statistics from the 2000 census are very low, indicating tight market conditions.
- Almost 800 units, or half of Carlisle's housing stock, were built prior to 1970. Another 37.8% were produced between 1970 and 1990.

Housing Affordability

- Almost 20% of Carlisle residents, or about 350 households, are currently living in housing that is by common definition beyond their means and unaffordable.
- There are no longer homes available for less than \$200,000 that would be affordable to low- and moderate-income households.
- To buy a home at the median sales price \$720,000 requires an income of about \$225,000, significantly more than the town residents' 2000 median income of \$129,811. Approximately 80% of Carlisle's households have an income lower than would be required for a first-time home-buyer at this price level.
- The borrowing power of the average household is about \$420,000, less than the average price of a building lot.
- The affordability gap is about \$300,000 – the difference between the price of the median priced home and what a median income household can afford. The affordability gap almost doubles to \$540,000 for low- and moderate-income households earning at or below 80% of area median income.
- The 2000 census indicated that the median gross rental was \$1,400, significantly higher than the 1990 median rent of \$667, and requiring an income higher than that of about 20% of Carlisle's households. More recent market rentals are significantly higher ranging from \$1,500 for a small apartment to as much as \$4,000 for some houses.

Supply and Demand

- A survey of neighboring communities indicates long waiting times for all types of affordable housing, confirming that the supply does not meet demand, particularly for seniors, others in need of affordable rentals, and disabled residents.
- Local preference considerations in neighboring communities further limit access for Carlisle residents when affordable units do become available in neighboring communities.

D. Summary of Affordable Housing Planned Production Goals

The State administers the Planned Production Program that enables cities and towns to adopt an affordable housing plan that demonstrates production of .50% over one year or 1.0% over two-years of its year-round housing stock eligible for inclusion in the Subsidized Housing Inventory. A municipality may request that the Department certify its compliance with an approved Housing Production Plan (HPP) if it has increased its number of SHI Eligible Housing units in an amount equal to or greater than its 0.50% production goal for that calendar year. SHI Eligible Housing units shall be counted for the purpose of certification in accordance with the provisions for counting units under the SHI set forth in 760 CMR 56.03(2). Requests for certification may be submitted at any time, and the Department shall determine whether a municipality is in compliance within 30 days of receipt of the municipality's request. If the Department determines the municipality is in compliance with its HPP, the certification shall be deemed effective on the date upon which the municipality achieved its numerical target for the calendar year in question, in accordance with the rules for counting units on the SHI set forth in 760 CMR 56.03(2). A certification shall be in effect for a period of one year from its effective date. If the Department finds that the municipality has increased its number of SHI Eligible Housing units in a calendar year by at least 1.0% of its total housing units, the certification shall be in effect for two years from its effective date.

Carlisle will have to produce approximately 8 affordable units annually to meet these production goals through 2010. When the 2010 census figures become available in 2011, this number will be higher, most likely at least 10-12 units. If the State certifies that the locality has complied with its annual production goals, the Town may, through its Zoning Board of Appeals, deny comprehensive permit applications without opportunity for appeal by developers.

Using the strategies summarized under the Housing Action Plan described in Section VI, the Town of Carlisle has developed a Planned Production Program to chart affordable housing production activity over the next five years. The goals are based largely on the following criteria:

- To the greatest extent possible, at least 50% of the units that are developed on Town-owned parcels should be affordable to households earning at or below 80% of area median income and at least another 10% affordable to those earning up to 150% of area median income, depending on project feasibility. The rental projects will also target some households earning at or below 60% of area median income depending upon subsidy program requirements.
- Projections are based on a minimum of four units per acre. However, given specific site conditions and financial feasibility it may be appropriate to increase or decrease density as long as projects are in compliance with state Title V and wetlands regulations.
- Because housing strategies include some development on privately owned parcels, production will involve projects sponsored by private developers through the standard regulatory process or “friendly” comprehensive permit process. The Town plans to

promote increased affordability in these projects, working with developers to incorporate at least 40% of the units as affordable.

- The projections involve a mix of rental and ownership opportunities. The Town will work with private developers to promote a diversity of housing types directed to different populations with housing needs including families, seniors and other individuals with special needs to offer a wider range of housing options for residents.

E. Summary of Housing Action Plan

The strategies outlined below are based on previous plans, reports, studies, the Housing Needs Assessment, and the experience of other comparable localities in the Metro West area and throughout the Commonwealth. The strategies are grouped according to the type of action proposed – Planning and Regulatory Reform, Building Local Capacity, Housing Production, and Housing Preservation.

1. Implement Planning and Regulatory Reforms

The Town of Carlisle should consider the following planning and zoning-related strategies to promote the creation of additional affordable units.

- Adopt inclusionary zoning
- Amend Residence District M to allow higher density if tied to a waste water treatment plant
- Promote use of existing bylaw allowing by-right conversion of pre-1962 single-family homes to two-family and consider expanding the Bylaw to allow conversion of post-1962 dwellings
- Waive permit fees for affordable housing projects and streamline the permit approval process

2. Build Local Capacity

In order to be able to carry out the strategies included in this Affordable Housing Plan and meet the Planned Production goals, it will be important for the Town of Carlisle to build its capacity to promote affordable housing activities. This capacity includes gaining access to greater resources – financial and technical – as well as building local political support, developing partnerships with public and private developers and lenders, and creating and augmenting local organizations and systems that will support new housing production.

- Conduct educational campaign
- Reestablish the Carlisle Municipal Land Committee
- Provide support to Zoning Board of Appeals
- Continue Annual Housing Summits
- Access new housing resources

3. Housing Production

To accomplish the actions included in this Affordable Housing Plan and meet production goals, it will be essential for the Town of Carlisle to reach out to the development community and sources of public and private financing to secure the necessary technical and financial resources. While some of the units produced will rely on the participation of existing homeowners, most of the production will require joint ventures with developers – for profit and non-profit – to create affordable units. In addition to the active participation of the development community, it will be important for Carlisle to

actively seek support from state and federal agencies. The production of a substantial number of new affordable units will likely require subsidies beyond what is available through the Community Preservation Fund.

- Make Town-owned land available for affordable housing
- Incorporate accessory apartments in the Subsidized Housing Inventory
- Support scattered-site housing
- Convert existing housing units to affordability

4. *Housing Preservation*

Housing production is critical, but the Town also needs to be concerned that it does not lose units already counted as part of its Subsidized Housing Inventory and provides resources to support the deferred home maintenance needs of lower income residents, including seniors.

- Monitor affordability of Subsidized Housing Inventory
- Help qualifying homeowners access housing assistance
- Offer additional tax relief to seniors

F. Summary Description of Use Restrictions

Carlisle is committed to maintaining its Subsidized Housing Inventory for as long a period as possible. Deed riders or affordable rental restrictions should assure continued affordability in perpetuity to the greatest extent possible.

II. INTRODUCTION

Carlisle is a residential community approximately 25 miles northwest of Boston, between the inner and outer beltways of Interstate-95/MA Route 128/95 and Interstate 495 and the radial MA Routes 2 and 3. The town is bordered by the six communities of Acton, Bedford, Billerica, Chelmsford, Concord and Westford. Carlisle has a strong commitment to maintaining its rural, small village character and prides itself on its history, schools, and distinct sense of place. The social and physical focus of the town is Carlisle Center that includes a concentration of public services, small businesses and traffic. However, the physical and historical distinctions of Carlisle are widely spread throughout town, with open vistas, canopied roads, and farming structures reflecting the town's rural history and character, highly valued by its citizens.

Population growth has put significant pressures on the housing market, especially between 1950 and 1970 when the population nearly tripled in size. The rate of growth has slowed down since that time, but the town is still gaining new residents who have been accommodated through comparable growth in the housing stock. It is also worth noting that the 12.9% increase in population from 4,923 in 2000 to 5,557 in 2009 is, on a decade basis, an increase over the rate of population growth from 1990 to 2000. Since 1950, however, only 20 affordable units have been produced.² At the time of the 2000 Census, Carlisle had 1,655 housing units,³ almost all of which are owner-occupied, single-family houses on lots that are typically at least two acres with a median sale price for 2009 of \$746,750⁴. The high housing prices, as well as the still high cost of a buildable housing lot in the current market have attracted greater attention

² An additional 26 affordable rental units to be developed on Town-owned land are expected to be built, pursuant to a Comprehensive Permit recently granted by the Carlisle Zoning Board of Appeals.

³ While there are 1,655 total housing units cited in the 2000 census, there were 1,647 year-round housing units on which the 10% state Chapter 40B goal is based.

⁴ The Warren Group, March, 2010

from private developers interested in Chapter 40B development. Town leaders and residents recognize that different strategies are required to better plan for housing development that is more directed to serving local needs and objectives.

Carlisle, Population 1950-2009

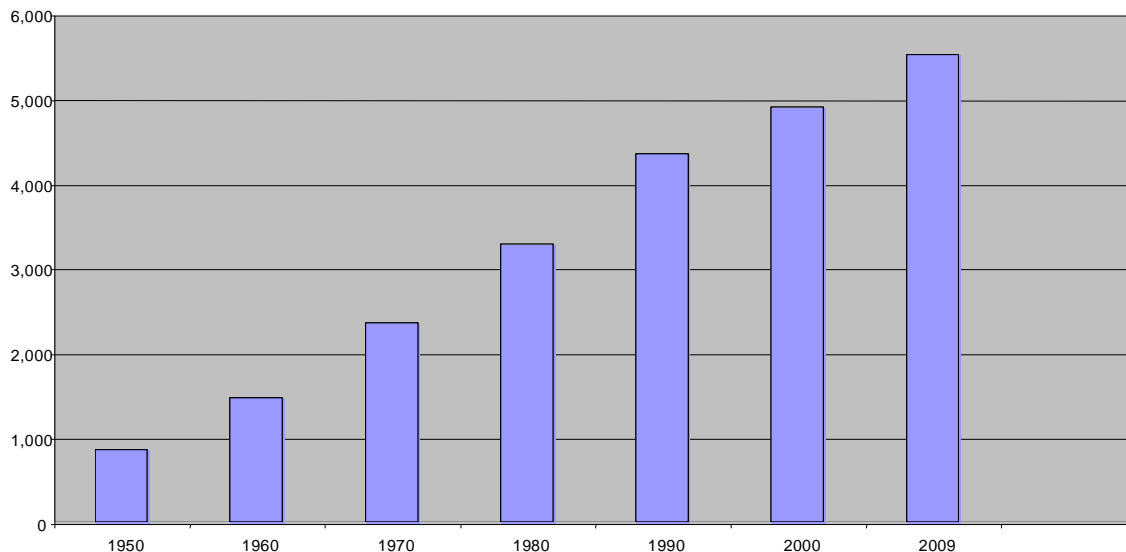
Increase From Previous Period

Year	Population	Percent Change	Increase in Numbers of Residents
1950	876	--	--
1960	1,488	70.0%	612
1970	2,371	59.3%	883
1980	3,306	39.4%	935
1990	4,370	32.2%	1,064
2000	4,923	12.7%	553
2009	5,557	12.9%	634

Source: U.S. Census Bureau and Town of Carlisle's Annual Report

This population growth in Carlisle over the past sixty years is graphically presented in the following chart.

Population from 1950 to 2009



Based on the Massachusetts Department of Housing and Community Development's most recent data (per 2000 U.S. Census) on the Chapter 40B Subsidized Housing Inventory, Carlisle had 1,647 year-round housing units, of which 18 could be counted as affordable,⁵ representing 1.09% of the year-round housing stock. According to Chapter 40B regulations, if a municipality has less than 10% of its year-round housing set-aside for low- and moderate-income residents, it is not meeting the state standard for affordable housing. Carlisle has therefore been vulnerable to losing control over housing development through Chapter 40B comprehensive permit applications that seek to override local zoning. At least 165 of the existing units would have to be "affordable" based on the state's standard; another 147 more

⁵ There are currently 20 certified affordable units.

housing units needed to be converted to affordable units in Carlisle to meet the 10% standard. This 10% figure is a moving target that is updated every ten years with the release of decile census data. Carlisle's target will thus be recalculated in 2011, when it is likely to be more than 180 units. See Appendix 2 for definitions of affordable housing including targeted income levels for affordable housing in the Boston area.

Undertaking a more proactive housing agenda to promote affordable housing has been a significant challenge in Carlisle. First, the town's resources for absorbing growth are extremely limited as it has significant physical constraints regarding existing infrastructure, which make denser development more costly and difficult. Most significantly, the Town of Carlisle has no public water and sewer services; its residential and business property owners rely on private wells and septic systems to meet these infrastructure needs. Dependency on private wells and septic systems understandably raises concerns among residents about water supply and quality impacts of any new development. Additionally, the town's road system is not designed for high traffic loads and in many cases roads are only half the width prescribed by the Massachusetts Highway Department. The town's public safety infrastructure relies upon an all-volunteer fire department and EMT force supported by regional paramedic services, which by their nature cannot be expanded quickly. The Carlisle Public School system has aging facilities which have been deemed by the state to need replacement.

Second, local zoning provides substantial obstacles to affordable housing development; current regulations limiting density have been overridden through comprehensive permits. Zoning for accelerated growth raises local questions concerning capacity and changing the very nature of the community with its small town character. Third, the price of land is among the highest in the state, \$450,000 per building lot, adding to high per unit costs. Fourth, the town has needed to build its capacity to create new units by aggressively reaching out for necessary technical and financial resources as well as political support to get the job done. Fifth, the town has a history of stymied affordable housing initiatives, largely due to resident opposition based on many of the above challenges. The success of the first major town-sponsored affordable housing initiative in over 25 years, recently approved for a Comprehensive Permit, will be critical to future efforts to develop other affordable housing projects. The challenge remains clear: find the best strategy to manage the Town's limited assets and to continue its commitment to land stewardship while providing opportunities to develop affordable housing, so that growth can be planned most effectively for the overall environmental and social health of the town.

In October 2005, the Town of Carlisle received approval from DHCD for its Affordable Housing Plan. The plan included a range of options to meet local housing needs and to bring Carlisle closer to the state 10% threshold and to present a proactive housing agenda of Town-sponsored initiatives. The plan noted that, due to the rising costs of homeownership, many residents find it increasingly difficult to remain in Carlisle. Children who grew up in the town face the possibility that they may not be able to return to raise their own families locally. Long-term residents, especially the elderly, find themselves less able to maintain their homes and keep up with increased real estate taxes but unable to find alternative housing that better meets their current life styles. Town employees and employees of local businesses, although relatively small in number, are hard pressed to find housing that is affordable in Carlisle. The plan concluded that more housing options are required to meet these local needs and produce Carlisle's share of regional needs.

Although only two units of qualified housing have been added to Carlisle's inventory since 2005, Carlisle has made significant progress in implementing many of the strategies outlined in the plan. These are described in detail in Section II below (*Progress Measured Against the 2005 Affordable Housing Plan*).

In October, 2009, in response to new State Chapter 40B and Local Initiative Program (LIP) regulations updated on February 22, 2008, and in anticipation of the expiration of the currently approved Affordable Housing Plan in October, 2010, the Board of Selectmen appointed a committee to develop a Housing Production Plan for the Town of Carlisle. The committee reviewed the existing plan in light of the new regulations and determined that it could serve as a basis for the new plan, with an assessment of progress made in the four years since its approval and the development of updated plans for housing creation over the next five years. As the required filing will precede the receipt of updated data from the 2010 census, much of the data in the plan is unchanged from the expiring plan. As noted below, the committee has used a variety of projections and regional indices to address the lack of extensive official data on current local demographics.

With the first development addressed in this plan recently approved by the Zoning Board of Appeals, it is imperative for the Town to adopt this Housing Production Plan and receive State approval in order to have the units built “count” towards annual production goals. In addition to providing needed housing for area seniors, this will enable the town to deny future unwelcome Chapter 40B comprehensive permit applications without developer appeal and to be competitive for state subsidies for transportation, economic development, environment, infrastructure and housing. This Housing Production Plan documents substantive progress measured against the 2005 plan and presents an Action Plan for the next five years as Carlisle continues its efforts to chart its own course on affordable housing development.

A. History of Affordable Housing efforts in Carlisle prior to 2005

Planning for the creation of new affordable housing opportunities is not a new concept in Carlisle as the issue of affordable housing has been debated for several decades. Residents recognize that planning is not simply an exercise of putting numbers down on paper but a process of debating and determining the underlying assumptions about land use and the best strategic allocation of the Town’s limited resources. The Town has undertaken studies and surveys to assess local needs and has developed plans to establish priorities for affordable housing including:

- 1980 The non-profit Carlisle Elderly Housing Association (CEHA) was established and, by a special act of the State Legislature, the Board of Selectman was allowed to transfer the Clark land to it. CEHA subsequently purchased a second property (Porter) and planned, built and applied for federal funding (Rural Home Development, Section 8) for the 18-unit Village Court development, which is still in operation.
- 1987 *Affordable Housing Plan* prepared by the Housing Assessment Committee cited the need for affordable housing, a housing authority, more education on the issue, a bylaw to allow accessory apartments, and housing for seniors.
- 1987 The Carlisle Housing Authority was established and members elected.
- 1993 *A Community Planning Day* was sponsored by the Planning Board to obtain input from residents on a number of pressing issues including land use and housing options. Through small breakout groups it became clear that a great many people in Carlisle wanted to 1) protect and preserve undeveloped land by purchase or other means, 2) provide housing options for the elderly, and 3) limit growth.
- 1995 *Study Plan* prepared by the Planning Board updated the housing options included in the 1987 *Affordable Housing Plan*.
- A 1999 report entitled, *Growing Pains: A Report to the Carlisle Municipal Land and Finance Committees on the Impact of Development and Population Growth on Tax Revenues and Costs for Town Services in Carlisle*, prepared by a group of residents, set out to determine whether the taxes paid on new homes covers the costs of providing services to the families living in them, in particular, educating their children. The report concluded that growth beyond a certain point will

cost more than the additional tax revenue that the Town collects from each new house, but the additional costs vary considerably depending on how many new households are to be served.

- *2001 Affordable Housing Plan* issued by the Carlisle Housing Authority concluded that the best way to provide affordable housing in Carlisle was through the development of small projects, 5 to 20 units in size, to allow for some “economies of scale” without creating undue burdens of new development in any one area of the Town.
- In 2003, Carlisle embarked on an effort to prepare a *Community Development Plan* under Executive Order 418 that included a significant housing component. While the Plan was not completed, a considerable amount of productive effort went into establishing a public process to obtain input from residents on their visions for the future. This was accomplished through a questionnaire, a Community Planning Day, and focus groups.

A *community questionnaire* was sent to all residents as part of the 2003 study to obtain reactions on a wide range of community issues including housing. A total of 123 responses were received, and while this does not represent a reliable scientific sample, some interesting conclusions were reached. Residents expressed a desire to preserve more open space, to maintain a good school system, to retain Carlisle’s small town character, to limit teardowns, to control taxes, and to have more affordable housing.

A *Community Planning Day* was held on March 22, 2003, as an information-gathering and opinion-sharing session sponsored jointly by the Carlisle Planning Board and local League of Women Voters. The town newspaper, the *Carlisle Mosquito*, reported that, “Overall, residential development seemed to rule the day with people addressing the issue from many different angles and with varying insights and ideas. There was wide support for the idea of Carlisle developing affordable housing units on its own in order to both maximize the number and aesthetic of the units and also to protect against Chapter 40B proposals.” There was a general conclusion that Carlisle would only be able to achieve its ideal vision by being more proactive and taking control over its own destiny.

On June 5, 2003, the Town also sponsored a focus group to explore what housing diversity means in Carlisle, why the town needs it and how it can be achieved. While participants were unable to agree on what diversity means, they touched on why it matters, suggesting that it is important to help those who have grown up or grown old in town to remain in Carlisle. Additionally, they concluded that if Carlisle does not address affordable housing, developers will be able to propose 40B developments that may not be consistent with the community’s needs or character. The group discussion concluded that there were no easy solutions, but several strategies were identified to promote diversity including building on Town-owned land and placing a moratorium on teardowns.

These documents, forums and previous planning efforts provided a foundation for the 2005 Affordable Housing Plan.

B. The Planning Process

This document begins with a review of Progress Measured Against the 2005 Affordable Housing Plan (Section III).

The Housing Production Plan itself is divided into two parts. The first part (Section IV) is a Housing Needs Assessment – the review and assessment of documentation and research already compiled as well as the collection and analysis of new information to identify local housing needs – to determine what resources are available to meet these needs and to obtain a comprehensive understanding of the remaining gaps in housing services and programs. The main conclusion of this section is that there is a significant

and increasing gap in housing suitable for seniors with limited means to allow them to age in place. There is also a gap in the supply of special needs housing and of affordable rental units for young families and smaller households.

The second part (Sections V, VI, and VII) comprises a Property Inventory, Affordable Housing Production Goals, and a Housing Action Plan. These sections provide specifics on how to preserve and create new affordable housing opportunities in Carlisle to respond to the identified gaps in the current housing supply. Guided by the context established in part one, a Five-Year Action Plan is presented (Appendix 3), including the rationale for each strategy, next steps, an estimated timetable for implementation, the resources required, the estimated costs involved, and the projected number of affordable units produced. These strategies enable the Town Board of Selectmen, Planning Board, Housing Authority, Community Preservation Committee, and other key committees to chart a course for meeting local housing needs, and annual production goals toward the 10% state affordable housing threshold.

In the time since DHCD approval of the 2005 Affordable Housing Plan, the Town of Carlisle has developed a number of formal and informal initiatives in order to: identify affordable housing need; provide outreach and education to its residents on possible housing options; and identify successful initiatives in communities with similar public infrastructure challenges. As the Town has less than 6,000 residents so is too small to appear as a distinct unit in American Community Survey data, it has had to utilize innovative measures to determine housing need and to formulate housing plans.

These measures have included holding a Housing Summit and inviting Town of Bedford housing leaders Mark Siegenthaler and Irma Curtin to discuss their Town's experience with successful affordable strategies. The Carlisle Housing Authority and Town of Carlisle Affordable Housing Trust have invited speakers David Hedison, Executive Director of the Chelmsford Housing Authority and Mary Beth Coyne, Executive Director of the Regional Office of the Department of Developmental Services to speak at their meetings. Town leaders and staff have toured their respective organization's successful prospective senior and disabled housing initiatives. The Housing Authority board members and the Housing Coordinator on their behalf, with input from the Planning Administrator, have worked closely with Toni Coyne Hall, DHCD Coordinator on the launch of the Town's Affordable Accessory Apartment program.

Housing Authority board members have made site visits to a wide range of affordable housing developments in the Boston area, attended conferences and workshops offered by DHCD, the Citizens Housing and Planning Development Agency, Massachusetts Housing Partnership, Department of Environmental Protection housing-related activities, while continuing to participate in the Minuteman Advisory Group on Interlocal Coordination (MAGIC) and Metropolitan Area Planning Council (MAPC) meetings and professional development opportunities.

The Housing Authority also has developed a model for "evaluative criteria" with a weighted ranking system, which finely tunes resident and abutter input on sensitive proposed development. The results of this initiative were used in developing the Housing Authority's Benfield ground lease Request for Proposal publicly issued in August 2008. The Housing Authority works closely with the Council on Aging and the Town Assessor's Office in order to better identify housing trends, particularly for low- and moderate-income households, in order to better assist those facing housing-related economic crises (which have increased in recent years).

At its May 2007 Annual Town Meeting, Carlisle voted to appropriate \$25,000 of Community Preservation Act funds to the Council on Aging (COA) to conduct a survey on senior quality of life. This survey was distributed to all Carlisle adults, with 1,755 total participants. Prior to development of the Carlisle survey, COA members and the Housing Coordinator worked together surveying Carlisle's 11

comparable communities (Boxborough, Boxford, Concord, Dover, Groton, Hamilton, Harvard, Lincoln, Littleton, Manchester, Wenham) on quality of life, including senior affordable housing demand and options.

Finally, in June 2008, the Town hired Land Use Planner and Attorney Jonathan Witten, upon recommendation of the Planning Board, in order to revise the Town's Comprehensive Permit/ affordable housing guidelines in order to fully integrate the protection of the Town's resources within the context of developing affordable housing. These guidelines were approved by the Zoning Board of Appeals in June 2009 and have been first applied to the NOAH Benfield Farms Comprehensive Permit Application.

C. Housing Goals

As part of the community planning process undertaken in 2003, residents had the opportunity of coming together to share their visions for Carlisle's future. The following housing-related goal emerged from this community visioning process:

To maintain its small-town, rural character, Carlisle will have a population appropriate for its resources, a mix of housing types that encourages diversity, and will be home to all ages and a broad range of household sizes and incomes.

With this context in mind, the following housing specific goals have been established that represent the building blocks on which the Five-Year Action Plan will be developed in the Housing Strategy:

- *Meet local housing needs along the full range of incomes, promoting social and economic diversity and the stability of individuals and families living in Carlisle.* Diversity in a community has been found to contribute to local health and vitality, and town residents are becoming increasingly diverse as the number of minority households and non-family households have increased over the past couple of decades. However, escalating housing prices threaten to price out all but the very wealthy.

The preservation and production of affordable housing is a proven method for promoting diversity, allowing those individuals and families with more limited means to afford to live in town. Solutions need to be found to enable children who grew up in town to return to raise their own families here, to offer town employees the opportunity to live in the community in which they work, to provide housing alternatives to elderly residents who have spent much of their lives in town but now require alternatives to their large single-family homes, and to offer families needing affordable housing the flexibility of moving to larger homes as their families grow.

- *Leverage other public and private resources to the greatest extent possible.* Because Carlisle is a small town that does not receive federal funding for affordable housing on an entitlement basis⁶ and because it does not have large pockets of poverty that make it a target for state funding, the town needs to be creative in how it can leverage both public and private resources to make affordable housing development possible. State agencies recognize the importance of suburban localities doing their fair share to house lower income households and want to be supportive of affordable housing initiatives. Nevertheless, the town needs to be strategic in how it invests its limited resources, including its Community Preservation Act Funds, towards the production of new housing opportunities.

⁶ Cities with populations of more than 50,000 receive federal funds, such as the Community Development Block Grant and HOME Program funding, directly from the federal government on a formula basis and are referred to as entitlement communities.

- *Ensure that new housing creation is harmonious with the existing community.* New affordable housing development should be harmonious with the existing community to the greatest extent possible, becoming an amenity that blends well within the rural and historical character of Carlisle. Therefore, developments should incorporate a number of characteristics – mixed-income, covering a wide range of income needs; low to medium density, eliminating inordinate impacts in any one part of the community; well designed to make maximum use of any natural attributes of development sites and comply with the architectural context of the community.
- *Ensure that development denser than that which is allowed under local zoning produces no adverse impacts on the quality and quantity of water available to Carlisle’s citizens.* Therefore developers should be prepared to address local concerns regarding these critical issues as reflected in the Town’s local bylaws and regulations.
- *Strive to meet the 10% state standard and planned production goals for affordable housing.* There is currently a 145-unit gap between the state’s affordable housing standard (10% of the year-round housing stock that has been subsidized by the federal or state government to benefit those earning up to 80% of median income) and the 20 affordable units currently in place in Carlisle. Population growth and associated increases in the housing stock will shift upward the number of units needed to meet the 10% goal. Based on a projected increase of at least 20 units of new privately-sponsored housing per year, another 20 units of affordable housing will be required through the next decade based only on projected private market activity for a gap of 165 affordable units. Looking at state buildout projections, this gap could become even greater. These projections, developed in 2001 by the Executive Office of Environmental Affairs based on current zoning patterns, calculate a total buildout of 2,881 units. Though this buildout is theoretical and does not include a projected date when it will be reached, it also does not account for 40B developments that are not consistent with current zoning and could push the buildout number higher. For the next five years, Carlisle plans to produce at least 5% of its year round housing stock annually through its Planned Production Program, currently the equivalent of 8 units a year, to enable it to deny unwanted comprehensive permit applications without developer appeal and to work with developers who will build housing that reflects local needs and priorities.
- *Provide a wide range of housing alternatives to meet diverse housing needs.* This Housing Needs Assessment identifies a wide range of housing needs based on limited opportunities for first-time homeownership, special needs housing, rental units for young families and smaller households, and more options for households interested in downsizing but remaining in the community. To accommodate this range of needs, the Town should stimulate the production of a variety of housing types, particularly for those who are priced out of the private housing market.
- *Promote smart growth development.* Smart growth development is a response to the problems associated with unplanned, unlimited suburban development – or sprawl. Smart growth principles call for more efficient land use, compact development patterns, less dependence on the automobile, a range of diverse housing opportunities and choices, equitable allocation of the costs and benefits of development, and an improved jobs/housing balance. Examples of smart growth development and planning that incorporate affordable housing and might be applicable to Carlisle include:
 - 1) Providing mixed-use development near the town and village centers;
 - 2) Allowing higher density housing or mixed-use development in town and village centers;

- 3) Encouraging the development of housing and preservation of open space so that the goals of each will be mutually satisfied using techniques such as cluster zoning, transfer of development rights, or other innovative zoning or regulatory devices; and
- 4) Participating in regional responses to addressing affordable housing needs.

Smart growth is particularly challenging in more rural settings where infrastructure and transportation services are lacking. The state is currently giving priority consideration to funding applications that promote smart growth, and it will be essential for the town of Carlisle to make every effort to integrate such principles where possible into its affordable housing initiatives.

- *Preserve the existing affordable housing stock.* Despite escalating prices, there are still some rental and homeownership units included in the town's private housing market that would be considered affordable as the occupants have incomes of not more than 80% of area median income and are not paying more than 30% of their incomes on housing expenses. There are also housing units where occupants have incomes of not more than 80% of the area median but they are paying too much for housing – beyond the 30% of income threshold – and are facing difficulties in remaining in their homes. Many of these households are elderly residents on fixed incomes who have to strain their pocketbooks to pay higher taxes and utility expenses, and are likely to have deferred maintenance problems. The Town of Carlisle should consider how it might support these households in remaining independent in their homes, making necessary home improvements and slowing housing turnover. The Town also needs to insure that the units that are counted as part of its Subsidized Housing Inventory remain affordable for as long a period of time as possible.

III. PROGRESS MEASURED AGAINST THE 2005 AFFORDABLE HOUSING PLAN

The following goals represent the building blocks of the Two-Year and Five-Year Action Plans that were specified as a part of the 2005 Affordable Housing Plan ("2005 Plan"):

- Meet local housing needs along the full range of incomes, promoting social and economic diversity and the stability of individuals and families living in Carlisle;
- Leverage public and private resources to the greatest extent possible;
- Insure that new housing is harmonious with the existing community;
- Meet annual planned production goals for affordable housing, working towards the 10% state standard;
- Provide a wide range of housing alternatives to meet diverse housing needs;
- Promote smart growth development; and preserve the existing affordable housing stock

Status of Proposed Housing Projects listed in the 2005 Plan

While the Town of Carlisle has accomplished a number of tasks intended to meet its affordable housing production goals, it has minimally expanded the Town's affordable housing base.

Rocky Point, an eight-unit condominium project (2 affordable) under construction at the time of the 2005 Plan, was completed and fully occupied by the end of 2006. The two affordable units, (which are monitored by the Carlisle Housing Authority as well as the Citizens Planning and

Housing Association and continue to remain affordable) raised Carlisle's total of year-round affordable units to 20.

Two Chapter 40B projects included in the *Map of Existing and Potential Affordable Housing Sites in Carlisle* in the 2005 Plan were cancelled by their commercial developers after they obtained Comprehensive Permits from the Carlisle Zoning Board of Appeals ("ZBA"): Carlisle Woods, an 8-unit (2 affordable) project on the Carlisle-Billerica line and Coventry Woods, a 36-unit (9 affordable) development on Concord Road.

Carlisle Woods – In March 2005 the Carlisle Zoning Board of Appeals (ZBA) granted a comprehensive permit, with extensive conditions for development, for Carlisle Woods, an eight-unit condominium including two affordable housing units on approximately 4 acres off Maple Street. As the development required access through a neighboring community, the developer had filed a Chapter 40B application in Billerica as well. Billerica had met its yearly target for new affordable housing units pursuant to its state-approved Affordable Housing Productivity Plan, so had more discretion with regard to approval. In September 2005, the Billerica Zoning Board of Appeals denied the application, citing traffic concerns that would require extensive improvements to Billerica roads the town was unwilling to undertake on behalf of a development in another community.

Coventry Woods – In October 2005, the Carlisle ZBA opened a hearing for a comprehensive permit to build low- or moderate-income housing consisting of 56 age-restricted condominium units on approximately 22.8 acres of land located off Concord Road. After extensive negotiations with abutters and members of the Board of Selectmen, in April 2006, the Applicant submitted a revised conceptual plan, reducing the density of the Project to 41 units as well as removing the age restriction in the original 56-unit proposal.

Additionally, the Board of Selectmen petitioned the Community Preservation Committee to allocate \$200,000 of Community Preservation Act (CPA) funds for the Applicant to help fund two additional affordable units within the Revised Project, raising the number of affordable units to 12 units. The funding proposal was presented to Town Meeting with the explanation that 12 units was .75% of the number of housing units in town per the most recent census and that when permitted, thanks to the recently approved Affordable Housing Plan, they would earn Carlisle a one-year moratorium from 40B development. The funding article passed easily, along with other affordable housing initiatives as noted below, at Town Meeting in May 2006.

Subsequently, in response to concerns about impacts on abutters' wells from the septic systems for the proposed development, the Board of Health called for the applicant to conduct a hydrogeological study, but the applicant refused. In March 2007, after a negotiated agreement to close the hearing before the end of April, the applicant presented for the first time a new conceptual plan for a revised, age-restricted project containing 48 units. It informed the ZBA that: (1) it was "withdrawing" the 41-unit plan that all parties had been discussing for over a year, and (2) it would not provide any additional information beyond the one-sheet conceptual plan or funds for the ZBA to peer review the new plan. The ZBA, through Town funds, engaged an environmental consulting firm, to help refine the scope of work for a hydrogeological study that the ZBA would require as a condition to the issuance of the permit and the consultant concluded "that the information submitted is insufficient to demonstrate that nearby domestic wells will not be adversely impacted."

On April 27, 2007, the ZBA filed its decision on the application, approving the application with conditions. In its decision, the ZBA noted that "Housing density is a legitimate planning, health,

and safety concern to be addressed by a zoning board of appeals in the context of a comprehensive permit application. ... [T]he density of a housing project, and the intensity of the use of a particular parcel of land, affects a variety of matters such as sewage disposal arrangements, stormwater drainage arrangements, fire protection, traffic circulation, water supply and the availability of open space, all of which are relevant to comprehensive permit proceedings. These issues become more critical, and often more challenging, as the density of housing increases.” The ZBA concluded that setting a firm cap on density was necessary to overcome the substantial gap in information that had given the ZBA, and the land use boards and officials with which it consulted, little confidence that a 41-unit project adequately protects the health and safety of the Project’s residents and the abutters and neighbors to the Project. The final decision set that cap at 30 units.

In May 2007, abutters to the proposed project filed an appeal in Superior Court. The applicant also appealed the decision, with the Housing Appeals Committee, requesting that the ZBA be compelled to issue a Comprehensive Permit for the 48-unit development without conditions and granting all necessary waivers from local laws. Finally, in March 2008 the developer allowed their option to purchase the property to expire. In April, the ZBA voted unanimously to vacate the permit, rescinding authorization to develop the parcel as approved.

Status of Specific Strategies Outlined in the 2005 Plan

The 2005 Plan identified a number of strategies to promote the creation of affordable units. These are outlined below, followed by detailed summaries of the actions taken to investigate and execute many of the strategies.

STRATEGY: Implement Planning and Regulatory Reforms

The Town of Carlisle should consider the following planning and zoning-related strategies to promote the creation of additional affordable units.

- Adopt inclusionary zoning
- Amend existing accessory apartment bylaw
- Amend Residence District M to allow higher density if tied to a waste water treatment plant
- Promote use of existing bylaw allowing by-right conversion of pre-1962 single-family homes to two-family
- Explore adoption of 40R
- Waive permit fees for affordable housing projects and streamline the permit approval process.
- Adopt Affordable Housing Guidelines

Inclusionary Zoning

In March 2006, the Planning Board (PB) engaged Edith Netter, author of *Inclusionary Zoning Guidelines for Cities & Towns*, prepared for MassHousing (2000) for some preliminary consultation. As part of its investigation into this strategy identified in the 2005 Plan, the PB studied Bylaws adopted or proposed but not adopted in other Massachusetts communities as well as the report from the National Housing Conference: *Inclusionary Zoning: Lessons Learned in Massachusetts* (January 2002). The PB also conducted informal interviews with local developers. Questions raised in other communities about the effectiveness of this strategy, local concerns about potential unintended consequences of its adoption and the amount of work needed to anticipate as fully as possible both the pros and cons in Carlisle, as well as doubts about the

likelihood of achieving passage of such a Zoning Bylaw change with a 2/3 affirmative vote at Town Meeting led the PB to table the issue for the time being.

Amend Accessory Apartment Bylaw

The 2005 Plan identified several benefits of encouraging accessory units including: enabling homeowners who might otherwise be unable to retain their homes to capture additional income, providing appropriately sized units for smaller households with limited incomes, increasing the housing stock with minimal impact on the local environment, and increasing tax revenues for the community by increasing home values.

Pursuant to the 2005 Plan, in late 2005, the Board of Selectmen (BOS) established an Affordable Accessory Apartment (AAA) Task Force consisting of representatives from the BOS, the Housing Authority (CHA), and the Planning Board to draft an AAA Bylaw. The BOS engaged a housing Consultant, Toby Kramer of Riverside Consulting, to assist in the development of the Bylaw, which was approved in May 2006 by Town Meeting. Town Meeting also authorized up to \$90,000 in CPA affordable housing funds for subsidies of \$15,000 per unit to encourage homeowners to participate in the program.

The CHA has put extensive resources toward developing the program, including preparing a suite of required documents (AAA tenant and property owner brochure, fair marketing plan, newsprint advertisement, lease, renter application), providing input to DHCD on affordable housing deed restriction requirements, working on the development of a rental certification and affirmative fair marketing program with the Chelmsford Housing Authority, and getting a series of reviews of the program documents by DHCD, other area lenders, and other Town boards. Final details are being resolved regarding administration of the financial subsidies for homeowners wishing to add AAA units in their homes, either by converting existing permitted Accessory Apartments to affordable units or by creating new AAA units. The CHA expects that the program will be ready for launch in 2010. The Town will begin to add these affordable apartments to the Town's supply of affordable units while providing more diversity in our housing stock.

Improve Permit Approval Process

In 2008, the Town of Carlisle Planning Board engaged a consultant to assist an effort to bring more uniformity to the regulations of the major land-use and development regulation boards. This effort covered the Planning Board, Board of Health, Conservation Commission and the Zoning Board of Appeals, in order that each board will have a consistent rationale for applying their regulatory processes and will more uniformly promote best practices for sustainable development to protect natural resources. The regulations also formalize the adoption of Town Advisory Groups on specific applications being heard by any of these four boards to assist one another in reviewing and responding to issues in a more efficient manner. The new regulations have been adopted by all four boards. It is hoped that more consistent regulations will clarify the permitting process for both subsidized and unsubsidized housing.

Expansion of Residence District M

Expanding the 18-unit Carlisle Elderly Association-owned Village Court senior housing development in Carlisle Center became a theoretical possibility with the completion of the Carlisle Public Schools Wastewater Treatment Facility in 2006. The CEHA owns four-acres of land, upon two of which its Village Court Development is sited. If the CEHA could connect to and use excess capacity of the facility, this would potentially allow for development of additional units on the 2 acres adjacent to Village Court where the development's septic field is currently located.

The proposed Village Court expansion project has involved the support of several town boards including the Town of Carlisle Affordable Housing Trust (AHT), which voted and approved in July 2008, the use of funds for an engineering feasibility study for the possible expansion of Village Court (in a scenario that assumed the affordable development and expanded units were tied into the Carlisle Public Schools wastewater treatment facility). Carlisle Elderly Housing Association Inc., which manages the Carlisle Village Court development, commissioned in January 2009 a site feasibility study for both affordable housing and a community room. The study addressed whether additional buildable land would exist in the event Village Court and the Gleason Public Library no longer relied upon their septic systems. The engineering study concluded that expanding Village Court was a possibility, with the limiting factors being the land-area required to maintain a public drinking supply under Department of Environmental Protection well regulations. In April 2009, the results of this feasibility study were presented to the AHT and accepted.

Earlier, in July 2008, the Board of Health had applied for a state Department of Environmental Protection grant under the “Safe Drinking Water” program to finance the construction costs involved with the connection of several municipal buildings, in addition to the Village Court development, to the wastewater treatment facility. The BOH DEP grant application was rejected, not on the merits of the proposed project, but due to the fact that the DEP program funds studies rather than construction costs. If an expansion of Village Court does prove to be feasible and if all the necessary parties were in agreement, there would most likely also be a need to get Town Meeting approval for an amendment to the Zoning Bylaw originally passed in 1980 that created Residence District M and established requirements to be met by the senior housing built per the Bylaw.

Adopt Affordable Housing Guidelines

One lesson of the proposed *Coventry Woods* development noted above is how Carlisle’s unique natural characteristics, with extensive ledge and wetlands, irregular soils and water table, as well as lack of public water and sewer create site-specific issues for density above that allowed by local zoning that cannot necessarily be determined in advance of specific proposals. For this reason, the ZBA has adopted, as part of its revised Rules & Regulations for Comprehensive Permits, a set of General Performance Standards for development. These regulations bring together in one place the core requirements of local zoning bylaws as well as local regulatory standards for development adopted by the Planning Board and the Board of Health. The Planning Board has also adopted these General Performance Standards for developments under its purview to ensure that Comprehensive Permit developments are held to the same standards as developments without a subsidy. This consolidation of standards is designed to assist developers in determining more precisely the waivers they must seek to successfully develop affordable housing in Carlisle.

With the assistance of the Planning Board, the Board of Selectmen is in the process of developing LIP regulations to provide guidelines to developers seeking community support for private development projects under Chapter 40B.

STRATEGY: Build Local Capacity

In order to be able to carry out the strategies included in this Affordable Housing Plan and meet the Planned Production goals, it will be important for the Town of Carlisle to build its capacity to promote affordable housing activities. This capacity includes gaining access to greater resources – financial and technical – as well as building local political support, developing partnerships with public and private developers and lenders,

and creating and augmenting local organizations and systems that will support new housing production.

- Conduct educational campaign
- Create Affordable Housing Trust Fund and capitalize
- Clarify role of the Carlisle Housing Authority and provide support
- Hire a Housing Coordinator
- Reestablish the Carlisle Municipal Land Committee
- Provide support to Zoning Board of Appeals
- Establish Annual Housing Summits
- Access new housing resources

We have made significant strides in building our local capacity.

Educational Campaigns

The Housing Authority (CHA) has conducted a number of educational sessions, including:

- A January 2009, public meeting and televised seminar entitled “Dealing with Unexpected Economic Distress, which identified the economic assistance resources available to Carlisle citizens for housing, fuel or food assistance.
- Ongoing counseling and education for households facing foreclosures, property tax delinquency, and inquiring about local and regional housing opportunities for families, seniors and the disabled.
- A Concord-Carlisle Cable TV outreach program on the mission and work of the CHA.
- A public presentation given by the Department of Mental Retardation (Department of Disabled Services) and sponsored by the Housing Authority on developing group housing.
- A public presentation given by the Chelmsford Housing Authority on senior housing with supportive services sponsored by the Carlisle Housing Authority and the Town of Carlisle Affordable Housing Trust (AHT)
- A tour given by the Chelmsford Housing Authority of its senior housing with supportive services development (North Campus) sponsored by the Carlisle Housing Authority and the AHT.
- A public information table sponsored by the Carlisle Housing Authority at the June 2009 Carlisle Old Home Day with information on the Housing Authority’s activities and its proposed NOAH ground-lease, senior housing with supportive services at Benfield Farms.
- CHA board members have appeared as special guests on the Carlisle Council on Aging television show on a Local Access station, giving informational presentations on CHA work.

Create and Capitalize an Affordable Housing Trust

The 2006 Town Meeting (TM) approved the establishment of the AHT and appropriated \$50,000 in CPA affordable housing funds in initial capitalization, as well as an additional \$90,000 in CPA funds for the Affordable Accessory Apartment (AAA) grants to participating property owners. The Trust, consisting of the five members of the BOS, a member appointed by the Planning Board and a member of the Housing Authority, first met in January 2007. The Trust’s charter allows it to borrow money without a vote of Town Meeting, giving it the ability to seize opportunities as they may arise. In 2008, TM further provided \$425,000 in CPA funding to the AHT toward the provision of infrastructure (road, water and septic) for the proposed 26-unit Benfield Farms senior housing development.

Hire a Housing Coordinator and Support Housing Authority

With approval to fund the position from 2006 Town Meeting, in November 2006 the Town hired a Housing Administrator to provide professional support to the Housing Authority and AHT, and to interface with adjacent communities, regional planning groups and state agencies. The position was redefined as a Community Housing Coordinator, with responsibilities including coordinating affordable housing efforts and working with seniors and families with housing needs, funded through CPA funds approved at 2010 Town Meeting.

Housing Summit

In May 2007, CHA and AHT co-hosted a Housing Summit to update the Town regarding progress on the RFP for the Benfield Farms project, for a possible affordable housing component in a planned subdivision off Westford Street (plans subsequently dropped by the developer), and to open the discussion of the possible expansion of Village Court. The summit included presentations by members of the Bedford, Massachusetts Board of Selectmen, Housing Authority and Affordable Housing Trust.

STRATEGY: Housing Production

To accomplish the actions included in this Affordable Housing Plan and meet production goals, it will be essential for the Town of Carlisle to reach out to the development community and sources of public and private financing to secure the necessary technical and financial resources. While some of the units produced will rely on the participation of existing homeowners, most of the production will require joint ventures with developers – for profit and non-profit – to create affordable units. In addition to the active participation of the development community, it will be important for Carlisle to actively seek support from state and federal agencies. The production of a substantial number of new affordable units will likely require subsidies beyond what is available through the Community Preservation Fund.

- Make Town-owned land available for affordable housing
- Incorporate accessory apartments in the Subsidized Housing Inventory
- Support scattered-site housing
- Convert existing housing units to affordability

Make Town-Owned Land Available for Affordable Housing

In 2004, the Town acquired 46 acres (“Benfield land”) for mixed use to include affordable housing, recreation and conservation uses. The major force behind the selection of this parcel was the Carlisle Conservation Foundation (CCF), which was founded in part by the landowner, Ben Benfield, over 40 years ago. CCF had been looking to preserve land along West and South Streets. The reasonable sales price, excellent site conditions, the lack of affordable housing, the opportunity for the Town to be a partner in its development, the real potential of other 40B developments, and the lack of playing fields were all offered as compelling reasons to approve the acquisition. A year-long Master Planning process to determine the best plan for the required mixed-use was complicated by the introduction of possible Native American site issues, but the town agreed to proceed with a plan to develop 26 units of family housing on an 18-acre parcel of the Benfield land. The Master Plan effort was temporarily derailed by the discovery of blue spotted salamanders (an endangered species) on the proposed site for the housing. Continuing the Town’s commitment to developing affordable housing on the Benfield land, the parcel allocated to affordable housing was changed, via a vote at a Special Town Meeting in October 2006, to a

4.39 acre parcel at the front the property, while retaining the option to place the public water supply and septic system within the remaining 42 acres.

Following this, the CHA engaged in an evaluative process which included a series of public hearings, interviews and surveys to determine what affordable housing need in Carlisle would be best suited to the smaller site. The CHA reached a consensus that due to the lack of an elevator building for seniors in Carlisle, the increased inability of seniors to remain in Carlisle due to rising property taxes, and the aging population of Carlisle, 26 units of senior housing rental housing would be the most equitable and productive way to serve Carlisle residents within the constraints imposed by the site. In 2007, the CHA began drafting a Request for Proposals and arranged for a courtesy review by DHCD before issuing the RFP in August 2008. Submissions were received from three experienced and well-regarded affordable housing developers. In December 2008, an evaluation process resulted in ranking the three respondents. The Neighborhood Of Affordable Housing (NOAH) earned the most points and was selected as the preferred developer.

Since their December 2008 selection, NOAH has given five public presentations on its proposed project to Town boards including the Board of Selectman, Planning Board, Council on Aging, and the Housing Authority. NOAH also met several times with a Town Advisory Group consisting of representatives from many town boards and committees. In April 2009, with a Letter of Support from the Board of Selectmen, NOAH filed an application for Site Eligibility with DHCD for a 26-unit rental development in a single building, with 65% of the units affordable at 60% AMI or less, and 35% at 100% AMI (revised to 85% and 15%, respectively, at time of filing with ZBA). In June 2009, Wendy Cohen, Director of the DHCD Low Income Housing Tax Credit (LIHTC) Division brought staff to Carlisle to conduct the site eligibility review. In July 2009, DHCD issued the Site Eligibility Letter to NOAH for the development.

NOAH filed an application with the Zoning Board of Appeals for a Comprehensive Permit in October 2009. The Zoning Board of Appeals hearing was opened in November 2009. The Comprehensive Permit was granted in July 2010. NOAH is now in the process of seeking funding for the project.

STRATEGY: Housing Preservation

Housing production is critical, but the Town also needs to be concerned that it does not lose units already counted as part of its Subsidized Housing Inventory and provides resources to support the deferred home maintenance needs of lower income residents, including seniors.

- Monitor affordability of Subsidized Housing Inventory
- Help qualifying homeowners access housing assistance
- Offer additional tax relief to seniors

Monitor Subsidized Housing Inventory

The CHA monitors Carlisle Elderly Housing's Village Court development, which continues to receive Section 8 funding. Recently, the CHA checked with the Hodges Company, the Village Court management company, that this federal funding is secure.

The two units in the Rocky Point development are monitored by the CHA on an ongoing basis and are still held by the original income-certified tenants.

Help Homeowners Access Housing Assistance

CHA housing education and outreach has helped residents keep their homes by directing them to Legal Services, HUD-certified Just an Acre in Lowell, and the Federal Housing Administration mortgage program referred to the Housing Authority by the Regional Housing and Urban Development Office, at the Stoneham Bank located in Stoneham, Massachusetts.

CHA keeps updated and serves as a clearinghouse by assisting residents in identifying local and regional housing opportunities and services which includes an annotated inventory, including contact information, called “Economic Assistance Resources for Carlisle Residents” which is located on the Town website and distributed to Town Hall staff.

CHA has provided counseling to interested residents on what would be needed to retrofit a home in order for a disabled adult household member to remain in place.

The Carlisle Council on Aging employs a part-time Social Worker, who works with seniors and families enabling them to receive supportive services, including in-home housekeeping, Visiting Nurse Association, financial assistance and information on social programs, which allow them to stay in place.

Offer Senior Tax Relief

The Town of Carlisle has a Tax Exemption program for seniors, with which 18 senior households participated in 2010; a fully subscribed tax worker program for seniors, providing 16 senior households the opportunity to earn up to \$1000 toward their residential tax bills; and Community Preservation Act tax relief to 30 senior households and one non-senior household. Additionally, the Town of Carlisle offers a number of emergency grant programs which have been used to keep families and seniors in their homes. There also are a number of charitable funds administered by the Board of Selectmen which provide grants. Finally the CHA maintains an updated listing of additional Economic Assistance Resources (for all households) on the Town of Carlisle Housing Authority website.

The Town of Carlisle Fuel Assistance program enables families and seniors to remain in their homes; the program served 20 households in 2009.

IV. HOUSING NEEDS ASSESSMENT

As Carlisle’s housing values continue to remain among the highest in the region, it is becoming increasingly difficult for individuals and families to find affordable housing in the private market. Without subsidies or zoning relief, the private market is neither able nor interested in producing housing that is affordable to low- and moderate-income households. As a result, it is necessary to rely on regulatory relief and housing subsidies in some form to preserve affordable housing and to produce enough units to meet existing affordable housing needs and demands. Escalating market prices for both the purchase and rental of housing have generated concerns that many long-term residents might be experiencing difficulties paying their taxes, maintaining their homes or affording the scarce market rentals. Many residents (seniors in particular) due to diminished income, whether due to retirement income or reduced employment income as a result of the current economic slowdown, have few options other than to leave town. Children who grew up in town can no longer find suitable housing in which to raise their families. Town employees are confronted with longer commutes, and often the necessity for second and even third jobs, as the increasing affluence of the Boston area squeezes them out of the housing market.

This Housing Needs Assessment presents an overview of the current housing situation in the town of Carlisle, providing the context within which a responsive set of strategies can be developed to address

housing needs and meet production goals. Unfortunately, much of the data used in this assessment is almost a decade old; we have used more current data as available.

The Assessment clearly identifies a significant need for housing suitable for seniors with limited means to allow them to age in place, as well as special needs housing and affordable rental units for young families and smaller households.

A. Housing Characteristics

1. Population and Housing Data

Population, Race and Household Type

The 2000 census data indicates that the town of Carlisle had a total population of 4,717. This was an increase of almost 9% over the 1990 population of 4,333 and 43% since 1980, when the population was 3,306. While the number of new residents in comparison to other communities was not large, given the relatively small size of Carlisle, these figures represent significant growth, especially in comparison to the approximately 5% growth rate experienced in the Boston region from 1990 to 2000⁷. In the 9 years since the 2000 Census, Carlisle's rate of growth has increased dramatically, with a 2009 population of 5,557, or a 17.8% increase over 2000. In fact, the actual 2009 population exceeds a relatively recent MAPC projection⁸ for Carlisle for 2030.

The population has remained predominately White although the growth in minority households was steadily increasing over the two decades from 1980 to 2000. For example, the 2000 census includes 308 persons or 6.5% of the population as minorities, up substantially from 203 persons in 1990 and only 43 persons in 1980. Approximately three-quarters of the 2000 minority population identified themselves as Asians with another almost 20% identified as Hispanic or Latino.

Non-family households increased by 46 households, up from 200, or 13.7% of all households in 1990, to 246 or 15.2% of households in 2000. Non-family households almost doubled between 1980 and 2000. While family households increased by almost 300, they decreased as a proportion of all households from 1980 to 2000, from 89.5% to 84.8%. An additional 32 female-headed households were added to the population from 1980 to 1990 while only one was added from 1990 to 2000. The average number of persons per household declined somewhat from 2.97 persons in 1990 to 2.92 in 2000, related to the small increase in non-family households in Carlisle.

**Carlisle, Demographic Characteristics
1980-2000**

	1980		1990		2000	
	#	%	#	%	#	%
Total Population	3,306	100.0	4,333	100.0	4,717	100.0
Minority Population*	43	1.3	203	4.7	308	6.5
Total Number Households	1,208	100.0	1,457	100.0	1,618	100.0
Family						

⁷ The Boston region is defined here as the area stretching west from Boston to include most of the communities inside the I-495 corridor, consisting of 22 cities and 79 towns, as part of the Metropolitan Area Planning Council's (MAPC) planning area that includes the town of Carlisle.

⁸ Projected Carlisle population for 2030 was 5,439 in the Metropolitan Area Planning Council, Population Projection 2010-2030, January 31, 2006

Households***	1,081	89.5	1,257	86.3	1,372	84.8
Female Heads of Households***	43	3.6	75	5.1	76	4.7
Non-family Households***	127	10.5	200	13.7	246	15.2
Population Age 65+	187	5.7	278	6.4	395	8.4
Population 19 & Under	1,184	35.8	1,317	30.4	1,520	32.2
Average Household Size	--		2.97 persons		2.92 persons	

Source of above table: 1980, 1990 and 2000 U.S. Census Bureau

*All non-White classifications

** 1990 data for those 20 years and under.

*** Percent of all households

The town's population is aging. In 2000 there were 395 persons 65 years of age or older, representing 8.4% of the population, as compared to 187 or 5.7% of the total population in 1980. From 1980 to 2000, the 45 – 55 year old age group nearly doubled in numbers, 55 to 65 year olds nearly quadrupled, and the number of 65+ year olds doubled. These older age categories represented 27% of the population in 1980 and in 2000 accounted for 43%. During this period, those aged 21 to 34 decreased in numbers from 516 in 1980 to less than 300 in 2000, despite overall population growth. These trends suggest that escalating housing costs may be pricing younger individuals and families out of the housing market. Those entering the labor market and forming new families are dwindling in numbers, reducing the pool of entry level workers and service employees as well as forcing the grown children who were raised in town to relocate outside of Carlisle.

Additional information on the distribution of ages is presented in the following table:

Carlisle, Age Distribution 1980-2009

Age Range	1980		1990		2000		2009	
	#	%	#	%	#	%	#	%
Under 5 yrs	192	5.8	353	8.1	340	7.2	169	3.1
5 – 17 yrs	909	27.5	824	19.0	1,105	23.4	1,169	21.4
18 – 20 yrs	113	3.4	140	3.2	75*	1.2	286	5.2
21 – 24 yrs	72	2.2	147	3.4	85**	1.8	330	6.0
25 – 34 yrs	444	13.4	1,391	32.1	213	4.5	281	5.1
35 – 44 yrs	680	20.6			884	18.7	521	9.5
45 – 54 yrs	554	16.8			1,033	21.9	1,150	21.0
55 – 59 yrs	98	3.0	268	6.2	339	7.2	398	7.3
60 – 64 yrs	57	1.7	161	3.7	248	5.3	527	9.6
65 – 74 yrs	104	3.1	160	3.7	277	5.9	420	7.7
75 – 84 yrs	64	1.9	87	2.0	81	1.7	184	3.4
85 yrs & over	19	0.6	31	0.7	37	0.8	37	0.7
Total	3,306	100.0	4,333	100.0	4,717	100.0	5,472*	100.0
Median Age	--		--		41.9 years		--	

Source: 1980, 1990 and 2000 U.S. Census Bureau, Carlisle Town Clerk (2009 data)

* Figure represents ages 18 and 19.

** Figure represents 20 – 24 age range

† Does not include 85 individuals whose birthdates were unknown

As shown in the table above, the most recent 2009 data shows the aging trend continuing, with 925 persons, or 16.9% of the population 55 - 64 in 2009 versus 587 persons, or 12.4% in 2000, and 641 persons 65+, or 11.7% of the population in 2009 versus 395 persons, or 8.4% in 2000.

The following table shows seniors as a percentage of total population for Carlisle and its six neighboring towns per the 2000 census and projected to 2030. The projections show the percentage of seniors almost doubling over the 30-year period across the seven communities, but increasing by a greater proportion in Carlisle, from 8.4% to 20.4% of the population.

Carlisle and Neighboring Towns, Percentage of Seniors, 2000/2030

	2000			2030		
	Total Population	Aged 65+	65+ as % of Total	Total Population	Aged 65+	65+ as % of Total
Acton	20,331	1,701	8.4	23,139	3,861	16.7
Bedford	12,596	2,311	18.3	13,863	4,237	30.6
Billerica	38,980	3,260	8.4	43,864	6,718	15.3
Carlisle	4,717	395	8.4	5,439	1,107	20.4
Chelmsford	33,614	4,386	13.0	36,317	8,046	22.2
Concord	16,993	2,810	16.5	19,148	4,816	25.2
Westford	20,754	1,501	7.2	24,234	3,486	14.4
Total	147,985	16,364	11.1	166,004	32,271	19.4

Source: MAPC, Population Projection 2010-2030, January 31, 2006

Income Distribution

As of the 2000 Census, residents of Carlisle were also becoming significantly more affluent. The median household income in 1999 was \$129,811, up 55% from the 1989 median income of \$83,985 and a substantial increase of 240% over the median income in 1979 of \$38,249 (not adjusted for inflation). Despite inflation these figures are dramatic, as 1999 data shows that those earning above \$100,000 were in the majority of households residing in Carlisle, while in 1979 there were fewer than 50 households in this income category. A comparison of 1979, 1989 and 1999 income figures is presented in the table below.

**Carlisle, Income Distribution by Household
1979-1999**

	1979		1989		1999	
	#	%	#	%	#	%
Under \$10,000	49	4.8	49	3.4	29	1.8
10,000-24,999	141	13.9	77	5.3	141	8.6
25,000-34,999	202	20.0	73	5.0	67	4.1
35,000-49,999	349	34.5	128	8.8	75	4.6
50,000-74,999	217	21.5	288	19.8	158	9.7
75,000-99,999	53	5.2	253	17.4	148	9.1
100,000-149,999			287	19.8	314	19.3
150,000 or more			296	20.4	696	42.8
Total	1,011	100.0	1,451	100.0	1,628	100.0
Median income	\$38,249		\$83,985		\$129,811	

Source: 1980, 1990 and 2000 U.S. Census Bureau

These income levels are in striking contrast to those for Middlesex County when viewed proportionately as demonstrated in the following table:

Income Distribution by Household: Middlesex County vs. Carlisle – 1999

	Middlesex County		Carlisle	
	#	%	#	%
Under \$10,000	35,322	6.3	29	1.8
10,000-24,999	70,085	12.5	141	8.6
25,000-34,999	49,056	8.7	67	4.1
35,000-49,999	74,183	13.2	75	4.6
50,000-74,999	111,358	19.8	158	9.7
75,000-99,999	81,462	14.5	148	9.1
100,000-149,999	81,558	14.5	314	19.3
150,000 or more	58,482	10.4	696	42.8
Total	561,506	100.0	1,628	100.0
Median income	\$60,821		\$129,811	

Source: 2000 U.S. Census Bureau

In 1999, the percentage of those earning less than \$75,000 was 60.6% for Middlesex County in contrast to 29.0% for the town of Carlisle. Those earning above the \$100,000 threshold included approximately 25% of households in Middlesex County versus 62% of the households in Carlisle. Carlisle's median income was also 113% higher than the median for Middlesex County as a whole and 135% higher than the Boston region as a whole.

Despite the overall increase in household income, as of the last census, there still remained a population living in Carlisle with very low-income levels. Of the 1,628 total households counted in 1999, 29 or 1.8% had incomes of less than \$10,000 and another 141 or 8.6% had incomes between \$10,000 and \$24,999, representing extremely low-income levels at or below 30% of area median income. An additional 67 households had incomes within what public agencies would define as very low-income levels, within 50% of area median income. The total number of households within these income categories was 237 households in 2000 or 14.6% of all Carlisle households. Additionally, based on this income information, approximately 23% of Carlisle households (or about 372 households) would likely have qualified for housing assistance as their incomes were at or below 80% of area median income defined by the U.S. Department of Housing and Urban Development (HUD) or \$59,550 for a family of three. (See Appendix 2) While these households' incomes might have been at or below 80% of area median income, many households were likely to have assets that were more than the allowable state or federal standards that would disqualify them from housing assistance. Approximately 42% of local households (689 households) would have qualified as middle-income using the state's definition as prescribed by Executive Order 418 of \$111,300.

**Carlisle, Number of Households by Income Category
1999**

Income Level	# Households	% Households
Within 80% of Boston AMI (\$59,550 for a family of three)	372	23
Within 100% of Boston AMI (\$82,600 for a family of four)	515	32
Within town's median income (\$129,811)	814	50
Within state's definition of middle income (\$111,300)	689	42

Source: 2000 U.S. Census Bureau

Poverty

The 2000 census indicates that the absolute number of residents with incomes below the poverty level (\$9,310 for an individual and \$15,670 for a family of three in 2004) more than doubled in number from 1979 to 1999 as the chart below indicates, however the number of those in poverty remained relatively low, 111 of all residents in 2000, or 21 families. There remained a growing population within the town of Carlisle with substantial income limitations who required public assistance to meet their housing needs. It is interesting to note that the census data since 1979 has not identified any residents 65 years or over below the poverty level; therefore, there do not appear to be any seniors, including those on fixed incomes, who appear to be in this cohort in greatest need. In 2010, six senior households, with incomes which were less than \$23,707, placing them in the 30% Area Median Income category (using 2010 Department of Housing and Urban Development guidelines for the Boston-Cambridge-Quincy SMSA (Carlisle's SMSA)) received real estate tax exemptions.

The following table presents this data on poverty in Carlisle.

	Carlisle, Poverty Status 1979-1999					
	1979		1989		1999	
	#	%	#	%	#	%
Individuals Below Poverty	45	1.4*	59	1.4*	111	2.4*
Families	15	1.4**	12	1.0**	21	1.5**
Related Children Under 18 (Under 17 Years for 1980 data)	10	0.8	44	3.3	74	4.9
Individuals 65 and Over	0	0	0	0	0	0

Source: 1980, 1990 and 2000 U.S. Census Bureau

*Percentage of total population

**Percentage of all families

Education

The town's residents are among the best educated in the region. In 2000, 99.4% of those 25 years and older had a high school diploma or higher, and 83.4% had a Bachelor's degree or higher, up from the 1990 figure of 66.4% with a college degree and higher. The 2000 Carlisle figure of 83.4% of residents with a college degree is also significantly higher than the figures of 43.6% for the county and 41% for the Boston region. Those enrolled in school (nursery through graduate school) totaled 1,401 or 29.7% of the population, and those enrolled in nursery school through high school totaled 1,245, 88.9% of those who were enrolled in school and 26.4% of the total population.

Disability Status

Of the 2000 population age 5 to 20 years old, 46 or 3.8% had some disability, and of the population age 21 to 64, 185 or 6.6% claimed a disability, but 74.6% of this group was employed leaving another quarter who were unemployed, likely due to disability. In regard to the population 65 years of age or older, 79 or 19.7% claimed some type of disability. These levels of disability were lower than for the region as a whole where 7.9% of those five to 20 years of age claimed a disability, 16.5% of those 21 to 64 claimed a disability (38.2% of whom were not employed), and more than one-third, 37.1%, of those over 65 were disabled.⁹

Change in Residency

More than one-third of the households in Carlisle, or 1,549 persons, moved to a new residence from 1995 to 2000. Of these 16.5% came from the same county, 14.1% came from a different county, with 4.3%

⁹ These figures were based on 2000 census data for the Boston SMSA.

coming from the same state and 9.8% coming from a different state or elsewhere, representing significant mobility of the town's population. Carlisle's neighbors experienced comparable levels of housing turnover with those moving their residency from 1995 to 2000 at 34.6% for Bedford, 36.9% for Concord, and 36.3% for Westford.

Housing Characteristics

The 2000 census counted 1,655 total housing units in the town of Carlisle, up 10.7% from 1,495 units in 1990 and a 56.9% increase from 1,055 units in 1980. Local data from 2009 shows that the rate of housing unit increase for the 9 years since the last census has remained high, at 10.9%. Out of total housing units, there were 1,618 occupied units, of which 1,518 or 93.8% were owner-occupied, while the remaining 100 units or 6.2% were rental units. These figures represent a considerably higher level of owner-occupancy in 2000 than that for Middlesex County (61.7%) and for the Boston region (57%). Total growth in Carlisle's housing stock from 1980 to 1990 was 440 units and from 1990 to 2000 was 160 units, including an increase in the rental stock between 1980 and 1990 of 51 units. However, the number of rental units decreased by 20 units from 1990 to 2000, most likely because houses that had been rented shifted over to owner-occupancy. It should be mentioned that local leaders and realtors question whether there are in fact as many as 100 total rental units as few come on to the market. A possible explanation is that there are a fair number of accessory apartments that while reported in the census remain relatively invisible in Carlisle. It is also likely that owners who are choosing to rent their homes are doing so by word of mouth as opposed to advertising or using real estate brokers

The following table includes a summary of housing characteristics:

**Carlisle, Housing Characteristics
1980-2000**

	1980		1990		2000	
	#	%	#	%	#	%
Total # Housing Units	1,055	100.0	1,495	100.0	1,655	100.0
Occupied Units *	1,042	98.8	1,457	97.5	1,618	97.8
Occupied Owner Units **	973	93.4	1,337	91.8	1,518	93.8
Occupied Rental Units **	69	6.6	120	8.2	100	6.2
Owner Vacancy Rate	--		0.8%		0.6%	
Rental Vacancy Rate	--		4.0%		2.9%	
Total Vacant Units/ Seasonal, Recreational or Occasional Use*	13/0	1.2/0	38/4	2.5/0.3	37/8	2.2/0.5
Average Household Size of Owner-Occupied Unit	--		3.03 persons		2.96 persons	
Average Household Size of Renter-Occupied Unit	--		2.34 persons		2.30 persons	

Source: 1980, 1990 and 2000 U.S. Census Bureau

* Percentage of total housing units

** Percentage of occupied housing units

The 2000 census counted 2.2% of the housing stock, or 37 units, as vacant, of which eight units involved seasonable, recreational or occasional use. The homeowner vacancy rate was 0.6%, down only marginally from 0.8% in 1990; and the rental vacancy rate of 2.9% also represented a decline from 4.0% in 1990. The change in numbers involved in these vacancy statistics is insignificant as any level below 5% is considered to represent tight market conditions.

The 2000 census indicates that almost all of the existing housing units are in single-family detached structures, 1,573 or 95.0% of the housing stock, significantly higher than the 48.9% level for the county and 44% for the Boston region. Another 20 units were located in single-family attached dwellings, 50 in two- to four-unit buildings, and six in five- to nine- unit structures. Besides the units at Malcolm Meadows and Carlisle Village Court, there are few other visible examples of multi-family structures in town, suggesting that the remaining number may be accessory apartments, only 12 of which were permitted. There were also six mobile homes counted as part of the 2000 census.

**Carlisle, Units in Structure
1990 – 2000**

Type of Structure	1990		2000	
	#	%	#	%
1 Unit Detached	1,433	95.9	1,573	95.0
1 Unit Attached	10	0.7	20	1.2
2 to 4 Units	24	1.6	50	3.0
5 to 9 Units	13	0.9	6	0.4
10 or More Units	3	0.2	0	0
Other	12	0.8	6	0.4
Total	1,495	100.0	1,655	100.0

Source: 1990 and 2000 U.S. Census Bureau

As of 2000, almost half of Carlisle's housing stock, about 800 units, was built prior to 1970; however there were significant numbers of units produced between 1970 and 1990, totaling 625 units or 37.8% of the housing stock. For the county as a whole, 83.1% of the units were built prior to 1970 suggesting that Carlisle demonstrated a higher level of housing growth over the last several decades than Middlesex County.

**Carlisle, Year Structure Built
2000**

	#	%
1999 to March 2000	49	3.0
1995 to 1998	116	7.0
1990 to 1994	76	4.6
1980 to 1989	352	21.3
1970 to 1979	273	16.5
1960 to 1969	376	22.7
1940 to 1959	209	12.6
1939 or earlier	204	12.3
Total	1,655	100.0

Source: 2000 U.S. Census Bureau

As shown in the table below, Carlisle also had a higher level of growth than neighboring Bedford and Concord, which increased the number of housing units from 1970 to 2000 by 34.7% and 31.0%, respectively. The neighboring communities of Westford (58.2%) and Acton (51.2%) join Carlisle (52.4%) with recent growth significantly higher than the statewide increase of 32.3%.

**Housing Development 1970-2000 (as of 2000 Census)
Carlisle and Neighboring Communities**

Community	# Units Built 1970-2000	% Units Built 1970-2000
Acton	3,929	51.2
Bedford	1,635	34.7
Billerica	5,714	43.8
Carlisle	866	52.4
Concord	1,906	31.0
Westford	4,042	58.2
State	847,922	32.3

Source: 2000 U.S. Census Bureau

The median number of rooms per housing unit was 8.1, indicating that the average home had four bedrooms. Dwelling size ranged from 65 units or 4.0% with four rooms or less to 695 units or 42.0% of the housing stock with 9 rooms or more. Six housing units involved single rooms. More than 85% of households had two or more vehicles, which is not surprising given Carlisle's lack of proximity to public transportation.

The building permit data summarized below indicates a high of 36 permits issued in 1996 to a low of one permit issued in 2008, with an average of 19 permits per year over the past 20 years. It is worth noting that although the average number of building permits for new units has been closer to 5 per year for the past three years, since most of the new building lots created over this period remain unsold, there is a potential of at least 65 new, as-of-right dwelling units in the near future.

Carlisle, Building Permit Data 1993 through 2009

Year	# Building Permits for New Units
1993	23
1994	23
1995	19
1996	36
1997	34
1998	20
1999	25
2000	24
2001	25
2002	16
2003	9
2004	17
2005	21
2006	11
2007	5
2008	1
2009	10
Total	319
Average Per Year	19 permits

Source: 2010 Carlisle Building Department

2. Housing Market Conditions

Ownership

Census data also provides information on housing values for homeownership and rental. The census indicates that the 2000 median house value was \$456,000, up 24% from the median in 1990 of \$367,200. In 2000, only 14 homes were valued at less than \$100,000 and another 17 were valued between \$100,000 and \$199,999. These made up the bulk of the more affordable housing stock.¹⁰ This relatively small number of affordable homes was in sharp contrast to the 1,178 homes valued at more than \$300,000, priced beyond the means of the average Carlisle household and including 38 homes valued at more than \$1 million. Census housing values are summarized in the following table:

Carlisle, 2000 Housing Values		
Value	Number of Units	% Units
Less than \$50,000	6	0.5
\$50,000 to \$99,999	8	0.6
\$100,000 to \$149,999	0	0.0
\$150,000 to \$199,999	17	1.3
\$200,000 to \$299,999	83	6.4
\$300,000 to \$499,999	668	51.7
\$500,000 to \$999,999	472	36.5
\$1 million or more	38	2.9
Total	1,292	100.0
Median (dollars)	\$456,000	

Source: 2000 U.S. Census Bureau

Housing prices in Carlisle were high in comparison to Middlesex county with a median house value of \$247,900, based on the 2000 census and also high relative to the Boston region with a median value then approaching \$327,000 for single-family homes.

Census data is derived primarily from Assessors' information that typically underestimates market value. Updated market data tracked by The Warren Group from Multiple Listing Service data based is on actual sales and better represents what someone seeking a home would face... This market information for single-family homes since 1988 is summarized in the following table:

¹⁰ Census housing values are derived from Assessors' data.

**Carlisle, Median Sales Prices
1988 - 2009**

Year	Months	Single-family	All Sales	# Sales
2009	Jan – Dec	\$746,750	\$704,000	52
2008	Jan – Dec	\$760,000	\$730,000	51
2007	Jan – Dec	\$727,500	\$725,000	65
2006	Jan – Dec	\$822,000	\$775,000	54
2005	Jan – Dec	\$876,563	\$867,000	81
2004	Jan – Dec	745,000	725,000	110
2003	Jan – Dec	716,500	716,375	81
2002	Jan – Dec	670,500	678,500	62
2001	Jan – Dec	700,500	695,000	101
2000	Jan – Dec	607,500	590,000	118
1999	Jan – Dec	490,000	450,000	129
1998	Jan – Dec	462,250	423,500	113
1997	Jan – Dec	409,900	361,500	145
1996	Jan – Dec	419,000	368,500	121
1995	Jan – Dec	358,750	318,500	89
1994	Jan – Dec	351,500	339,455	129
1993	Jan – Dec	337,500	326,750	102
1992	Jan – Dec	292,500	287,028	111
1991	Jan – Dec	298,000	290,000	80
1990	Jan – Dec	319,500	325,000	55
1989	Jan – Dec	367,500	362,500	57
1988	Jan – Dec	394,000	380,000	79

Source: The Warren Group, Town Stats, 2010

The number of Carlisle sales ranged from a low of 51 sales in 2008 to a high of 145 in 1997. In 2004 there were 110 total sales with a median sales price for single-family homes of \$745,000, affordable to households earning at least \$225,000 annually, well above the town median income in 1999 of \$129,811. After a decline in market prices in the early 1990's, due largely to the economic slump, the market began to revive in the mid-90s but did not surpass the 1988 median sales price until 1998. The market escalated precipitously through 2005, more than doubling from \$385,000 in 1998 to \$867,000 by the end of 2005 for all sales. The market leveled off and has retrenched in recent years, but prices remain unaffordable for low- and moderate-income families. (The number of condominiums included in all sales is too small for trends within that category to be statistically significant.)

The table below looks at the median sales data of neighboring communities for all sales and single-family homes in 2009. Carlisle's market values exceed all of its neighbors with only Concord joining Carlisle with median prices above \$700,000 for single-family homes, compared to the others under \$500,000.

Median Sales Data 2009
Carlisle and Neighboring Communities

Town	All Sales	Single-family
Acton	\$436,250	\$482,000
Bedford	\$488,750	\$482,000
Billerica	\$297,750	\$308,000
Carlisle	\$704,000	\$746,750
Chelmsford	\$290,000	\$329,450
Concord	\$610,000	\$705,000
Westford	\$354,950	\$412,000

Another analysis of housing market data is presented in the following table, which demonstrates the escalation of prices based on a breakdown of sales data over the past five years from the Multiple Listing Service for single-family homes:

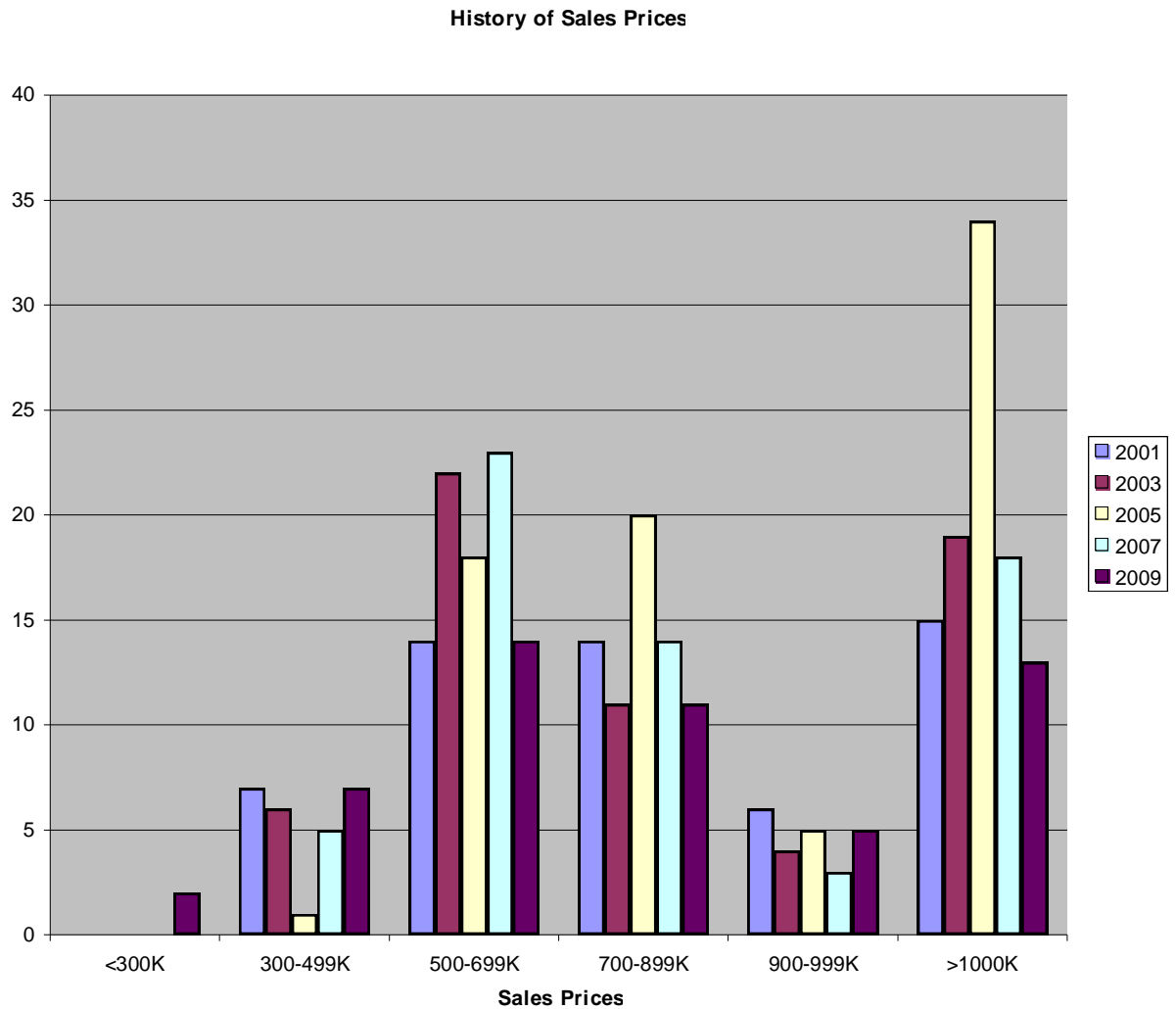
Carlisle, History of Sales by Price for Single-family Homes
January 1999 – December 2009

Sales Price	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
Under 200K	0	0	0	0	0	0	0	0	0	0
200 - 299K	2	0	0	0	0	0	0	0	0	2
300 - 399K	7	1	0	1	1	1	0	0	1	1
400 - 499K	15	6	12	5	4	0	2	5	4	6
500 - 599K	17	7	13	11	8	9	4	8	8	8
600 - 699K	12	7	7	11	17	9	7	15	5	6
700 - 799K	10	8	9	8	7	12	10	6	8	8
800 - 899K	4	6	7	3	10	8	4	8	4	3
900 - 999K	3	6	2	4	6	5	3	3	4	5
1,000,000+	9	15	20	19	22	34	18	18	17	13
TOTAL	79	59	70	62	75	78	48	63	51	52
Median Sales Price	607,500	700,500	670,500	716,375	745,000	876,563	822,000	727,500	760,000	746,750

Source: Multiple Listing Service, March -June, 2010.

There are no longer homes available in Carlisle for under \$200,000 that would be affordable to low- and moderate-income households, and even homes for less than \$300,000 have dwindled over the past few years from nine homes in 2000 to none since 2005. On the other hand, single-family homes in the price ranges above this threshold have climbed substantially to comprising almost all sales since 2004. Even with the recent downturn in the real estate market, over 80% of the 52 sales in 2009 were above \$500,000, with only 3 under \$400,000.

This information is demonstrated graphically in the chart below:



There are very few multi-family properties in Carlisle, 56 units in structures of two or more units, according to the 2000 census. There are also a limited number of condominiums, 12 units that are part of the Malcolm Meadows development, which last sold for \$470,000 and 8 units (2 affordable) in the Rocky Point development, the market rate units selling for \$750,000 and up when they went on the market in 2006.

Rentals

The 2000 census indicated that there were 100 occupied rental units in Carlisle and that the median gross rental was \$1,400, 110% higher than the 1990 median rent of \$667 and 390% higher than the 1980 rental of \$286. Rental units remain a very small segment of Carlisle's housing market. Carlisle's median gross rental of \$1400 was 1.7 times greater than Middlesex County's median gross rent of \$835. As mentioned earlier, local leaders and realtors are hard-pressed to understand how the census came up with 100 occupied rental units as only about a dozen or so apartments or houses typically come on the market and only 12 accessory apartments have legal permits. It is possible that there are houses that are rented but not advertised as well as illegal accessory apartments that were captured as part of the census but are not visible locally.

The even larger gap between the 2000 U.S. Census rental prices which are comparatively lower, and the recent 2009 Multiple Listing Services (MLS) market rental prices which are significantly higher, may be a function of several factors. The Town of Carlisle's "by-right" zoning is solely for single-family homes on 2-acre lots. The U.S. Census, in its listing of 1980 to 2000 Carlisle rents, may have picked up data which reflects private arrangements between renter and owner, e.g., services in lieu of rent. There may be a continuing gap between privately rented rental units and those advertised through the MLS, which is not reflected in MLS data and which will be confirmed by the 2010 U.S. Census; owners of older rental units may be advertising rents through social networks or in venues other than the MLS. Illegal units, not on Assessor's rolls or permitted by the Building Department, may charge less, as they may not meet code requirements or simply not able to provide a legal address.

Data on the costs of rental units from 1980 through 2000 is included in the following table:

**Carlisle, Rental Costs
1980-2000**

Gross Rent	1980**		1990**		2000	
	#	%	#	%	#	%
Under \$200	12	28.6	0	0.0	0	0.0
200-299	7	16.7	28	25.5	0	0.0
300-499	7	16.7	26	23.6	12	13.3
500-749	8	19.0	7	6.4	6	6.7
750-999			15	13.6	12	13.3
1,000-1,499			34	30.9	11	12.2
1,500 or more					37	41.1
No cash Rent	8	19.0	0	0.0	12	13.3
Total*	42	0.0	110	100.0	90	100.0
Median rent	\$286		\$667		\$1,400	

Source of above table: U.S. Census Bureau

* Number of rental units with data on gross rents/total number of rental units; percentage breakdowns exclude units counted without cash rent/all units counted

** Figures in 1980 census data are listed as \$500 or more and 1990 census data are listed as \$1,000 or more and do not break numbers into the higher ranges covered in the 2000 census.

Like housing values for homeownership units, rental values tend to be underestimated in the census data and actual market rents are typically much higher as verified by local realtors. Currently, four-bedroom single family homes rent for between \$1,900 and \$3,500.

2009 Carlisle Rentals – List Price and Actual Sale Price¹¹

Address	Price (per month)	List Price	Type	Bedrooms	Baths
125 Bellows Hill Road	\$1,200	\$1,200	Apartment	1	1
45 Bedford Road.	\$1,650	\$1,650	Townhouse/duplex	3	2
1158 Curve Street	\$1,900	\$1,900	Single family	4	2
51 Bingham Road	\$1,900	\$2,050	Single family	4	2.5
581 River Road	\$2,200	\$2,200	Single family	2	1.5
847 North Road	\$2,400	\$2,400	Single family	4	2.5
128 Skeleton Rd	\$2,900	\$3,000	Single family	4	3
2 Rocky Point	\$3,250	\$3,250	Townhouse/duplex	2	2.5
128 Heald Road	\$3,500	\$3,500	Single family	4	2
120 Sunset Road	\$3,600	\$3,700	Single Family	5	4

B. Cost Analysis of Existing Market Conditions

The affordability gap is defined as the gap between the cost of housing and the proportion of income that is reasonable to pay for housing, typically defined as 30% of gross income. As housing prices escalate, the affordability gap widens. To afford the median sales price of a single-family home in Carlisle of \$746,750 (based on The Warren Group information for 2009), a household would have to earn approximately \$196,000. The minimum earnings to afford a home with the median sale price significantly exceed the Town's 2000 median income of \$129,811 and an estimated median income of \$155,000 today.¹²

The affordability gap is defined as the difference between the median sale price of a home in a community and the value of a home that a household with the median family income can afford. A household at the median income of \$155,000 would be able to afford a home with a purchase price of \$575,000. This is approximately \$175,000 below the median sale price of a home in Carlisle.¹³ The affordability gap is thus \$175,000.

The affordability gap increases substantially if one considers households of low- or moderate-income. At 80% of area median income, a household of three persons (the average household size is 2.92 persons in Carlisle) would be unable to afford a home costing more than \$180,000. Such a household would be facing an affordability gap of \$570,000.

Recent sale prices for homes provide some insights into the level of income necessary to afford a home in Carlisle. The following table contains representative transactions in the town of Carlisle in the year 2009. The transactions listed in the table are selected after grouping all 2009 single family home sales in the Town of Carlisle into seven equally-sized strata on the basis of sale price. One transaction was selected

¹¹ 2010 MLS data for housing units rented in 2009.

¹² The estimated income of town residents is based on results from a 2008 survey of all adult town residents conducted by the Town of Carlisle Council on Aging. The response rate for the survey was approximately 50 percent.

¹³ Figures based on 95% financing, interest of 4.97%, 30-year term, annual property tax rate of \$14.62 per thousand, insurance costs of \$2 per \$1,000 of combined valuation of dwelling value (value x 0.5), personal property (\$100,000 fixed), and personal liability (\$100,000 fixed), and private mortgage insurance estimated at 0.3125 percent of loan amount.

from each stratum. The table also contains the level of household income necessary to purchase the home under the assumption that housing costs are limited to 30 percent of the household's gross income.

Carlisle, Affordability of Existing Housing

Property Description	Sale Prices	Estimated Annual Income Required¹⁴
8 room split entry with 4 bedrooms and 2 baths.	\$380,000	\$101,000
8 room contemporary with 4 bedrooms and 2 baths.	\$525,000	\$138,000
8 room contemporary with 4 bedrooms and 3 baths.	\$635,000	\$167,000
10 room cape with 4 bedrooms and 3 baths.	\$700,000	\$184,000
8 room contemporary with 4 bedrooms and 3.5 baths.	\$845,000	\$222,000
10 room colonial with 5 bedrooms and 4.5 baths.	\$970,000	\$255,000
10 room colonial with 5 bedrooms and 3.5 baths.	\$1,150,000	\$302,000

Source: Multiple Listing Service, March, 2010, Carlisle Assessor's Office

As is evident in the above table, homes for sale in Carlisle are beyond the means of those earning within 80% of area median income, a requirement of housing affordability under Chapter 40B. A majority of homes are also too expensive for households earning at or below the town's estimated median income of \$155,000. As more homes emerge on the market priced at \$700,000 and up, fewer existing residents are able to afford them. However, it is important to recognize that longer-term owners of existing housing are likely to have gained significant equity over the past decade as a result of increases in the value of their property, despite potentially limited incomes.

Over the years condos have represented a small segment of Carlisle's housing market; only a dozen units at the Malcolm Meadows development are available. None have come up for sale in the past several years.

In regard to rentals, the gross median rent of \$1,400, according to the 2000 census, requires an income of about \$56,000, which was within HUD's 2000 income limit for three-person households earning at 80% of area median income. Nevertheless, approximately 20% of Carlisle's households were still unable to afford to rent at this level. In 2005, local realtors indicated that market rents were actually higher, approximately \$1,800 for two-bedroom apartments, \$2,000 for three-bedroom units, and from \$2,500 to more than \$4,000 for four-bedroom units or houses. These prices limited affordability to those earning approximately \$72,000 for the two-bedrooms; \$80,000 for the three-bedrooms; and \$160,000 for the four-bedroom house rental.

While 2005 housing market data indicated that approximately 80% of town residents, or about 1,300 households, did not have sufficient incomes to afford the median sales price of \$720,000, and about 20% of town households could not afford the median rent of \$1,400 per month, it is also useful to identify numbers of residents who were living beyond their means due to their current housing costs.

The 2000 census provides data on how much households spend on housing whether for ownership or rental. Such information is helpful in assessing how many households are overspending on housing or encountering housing affordability problems, defined as spending more than 30% of their income on housing. Based on 1999 data, the census indicated that 66 or 5.1% of the homeowners in Carlisle were spending between 30% and 34% of their income on housing and another 252 or 19.5% were spending

more than 35% of their income on housing expenses. In regard to renters, 19 renters or 21.1% were spending between 30% and 34% of their income on housing and another 7 or 7.8% of renting households were allocating 35% or more for housing. This data suggests that 344 households or 21.3% of all Carlisle households were living in housing that was by common definition beyond their means and unaffordable.

HUD provides additional data on housing affordability problems through its CHAS Report. This report, based on 2000 census data for Carlisle, indicated the following: (This data is not updated between decennial censuses for towns with a population of less than 20,000 residents, so there is no more current data available for Carlisle.)

- 22.2% of all households were spending too much for housing including 10.9% who were spending more than 50% of their income on housing-related expenses.
- One-third of elderly and almost one-quarter of small families (2 to 4 member households) who were renters were spending too much on housing.
- For owners, about 20% of elders and small families and one-quarter of large families (5 or more related family members) were spending too much of their income on housing.
- Almost 90% of elderly owners (32 owners) and all of the small (40 owners) and large family households (4 owners) who earned within 30% of area median income were spending more than 50% of their income on housing.
- All four of the small families earning between 31% and 50% of area median income were spending more than half of their income on housing.

C. Affordable Housing Inventory

To be counted as affordable under Chapter 40B, housing must be dedicated to long-term occupancy of income-eligible households through resale or rental restrictions. The following table presents the income limits for the affordable units based on the 2005 HUD guidelines for the Boston area, including the town of Carlisle, directed to those earning at or below 80% of area median income adjusted by family size.

**Affordable Housing Income Limits for Boston SMSA
Based on 80% of Area Median Income for 2010**

Number of Persons in Household	Income Limit
1	\$45,100
2	51,550
3	58,000
4	64,400
5	69,600
6	74,750
7	79,900
8	85,050

Using these income guidelines a family of three (the average household size in Carlisle is 2.92 persons) could afford to purchase a house for no more than approximately \$180,000. Based on housing market information described above, there are virtually no units available for even twice this amount, and the rental and condominium markets are very small and out of the range of these households as well.

1. Current Inventory

Of the 1,647 year-round housing units per the 2000 Census (just over 1800 units in 2009), there are 20 units the state currently counts as affordable (18 were created as part of the *Carlisle Village Court* development and 2 were created in 2006 as part of the *Rocky Point* condominium development). These 20 units comprised 1.21% of Carlisle's housing stock per the 2000 Census.

The Carlisle Elderly Housing Association built the *Carlisle Village Court* project on a two-acre, Town-owned parcel in the early 1980s, financed by the U.S. Department of Housing and Urban Development (HUD) and the Farmer's Home Administration with some generous private donations including an adjacent parcel donated by Beverly Porter to accommodate the septic system and funding from Edna Sleeper and other residents towards the construction of a community center. The 18 units include all one-bedroom apartments for seniors, and two of these units are handicapped accessible. As of April 6, 2009, according to Shelley Freeman, the Hodges Company manager, there was full occupancy at the Village Court Development and fourteen applicants on the waiting list. As long-term manager of the development, her estimate is that it will take "five to seven years" to obtain a unit. Eleven of the Village Court units are set with rents for tenants with incomes 50% or less of the Area Median Income and the remaining seven units have rent which is set at 80% of the Area Median Income. All applicants must be over 62 years of age, handicapped or disabled; there are no local preference criteria such as being a Carlisle resident. The Hodges Company indicated that the waiting time for a deeply subsidized unit (for households earning 50% of the AMI or less) as well as for those seeking a ground floor unit (Village Court does not have elevators) is minimally several years longer.

Rocky Point (Laurel Hollow) off Lowell Street, the first Chapter 40B project to be approved in Carlisle, consists of eight units, including two affordable, in a condominium project located on a four-acre parcel off of Lowell Road. The developer proposed the project in 2002, initially with ten units, four of which were planned to be affordable. However, the number of units was eventually reduced due to site and water concerns. The units have 2,000 to 2,800 square feet of living space in a duplex configuration, each with two-bedrooms and a two-car garage. The developer received unanimous approval from the ZBA in October 2003 and the development was completed, with all units owned and occupied by the end of 2006. Although the required profitability report has yet to be filed with the State by the developer, the ZBA expects an update from CHAPA in the near future regarding the status of the missing report.

In the late 1980s, Carlisle established a public housing authority to promote affordable housing. In 1989, the Carlisle Housing Authority worked to establish an accessory apartment bylaw and to allow such units through a special permit process. Since that time 12 permits have been issued, although none of them can at this time be counted as part of the Town's Subsidized Housing Inventory because they are not deed restricted nor do they meet other state requirements.

The town of Carlisle was also involved in the development of another housing project, *Malcolm Meadows*, which was built under the Senior Residential Open Space Bylaw promoted by a volunteer group called Carlisle Senior Housing Options that was formed to create housing for area seniors. The bylaw allows a 50% increase in housing density under certain conditions. Using this bylaw the developer built 12 condominium units in the mid-1990s. The housing was clustered on four acres of a 38-acre parcel and therefore had the added benefit of preserving substantial amounts of open space as part of the development. While these units cannot be counted as part of the Town's Subsidized Housing Inventory, they are priced below market due largely to the higher density that allowed for some economies of scale and because of their relatively smaller size, as restricted by the bylaw.

2. Projects in the Pipeline

Aside from the Benfield Farms project (recently granted a Comprehensive Permit by the Carlisle Zoning Board of Appeals, now seeking financing), one other potential Chapter 40B comprehensive permit project has been proposed to the Town.

Maple Street. In 2009, a private developer presented preliminary plans for an 11-unit (20-bedroom) 40B development on a 4.2-acre pork chop lot with legal frontage via a 40-foot wide strip on Maple Street. There is an easement for access, via Red Fox Drive, but only for a single-family house, not a multi-unit development. The developer proposes to establish two condominium associations to address water supply issues. One association would include three 2-bedroom market-rate units and two affordable units (a 1-bedroom handicapped-accessible unit and one 2-bedroom unit). The other would include four market-rate 2-bedroom units and two affordable units (one handicapped-accessible 1-bedroom and one 2-bedroom unit). Each condo association would be serviced by one private well and one alternative technology septic system. The developer has made a preliminary request to the Board of Selectmen to support the proposed project as a LIP. As the proposed Maple Street access would involve a wetlands crossing and perhaps some required replication of wetlands elsewhere on the site, and as there is legal access to the site for a single-family house, the developer has been advised to get legal advice regarding the viability of the proposal.

D. Gaps Between Existing Housing Needs and Current Supply

As the affordability analysis indicates in Section IV.B. above, significant gaps remain between what most current residents can afford and the housing that is available. In fact the current homeownership market is becoming increasingly limited to those earning median income or above. Low- and moderate-income households are virtually shut out of Carlisle's housing market.

Information from neighboring communities on the demand for subsidized units indicates pent-up demand for more affordable housing in the area. A summary of this information is provided below.

Carlisle and Surrounding Communities Housing Demand and Supply

In order to begin to determine affordable housing demand as well as availability for Carlisle and its surrounding communities, the Housing Production Plan Task Force undertook an affordable housing demand survey of Carlisle's surrounding communities (Acton, Bedford, Billerica, Chelmsford, Concord and Westford) between March and April of 2010. Administrative staff from each of Carlisle's neighboring communities' housing authorities provided useful input and data.

The results of this survey illustrate that affordable housing demand and supply are largely a function of price, population served, unit size and location. Carlisle's surrounding communities, as evidenced both through comments and the size and scope of their waiting lists, show a need for increased rental housing opportunities: senior units, disabled housing and two-bedroom family units.

As a supplement to the survey of neighboring housing authorities, the Housing Coordinator also worked with DHCD, which provided its Subsidized Housing Inventory Master List.

Massachusetts affordable housing pricing and the demand for units at each price point ranges from moderately affordable housing, which serves households with incomes which are up to 80% of the Housing and Urban Development (HUD) area median income (AMI), to deeply subsidized housing, which serves those households with incomes at 30% of the AMI or less. Shelley Freeman, Hodges Company manager at Carlisle's Village Court senior housing development, noted that at Village Court it is not

uncommon for Section 8 income-eligible households to apply and live in more expensive affordable housing, e.g., an 80% AMI unit, while on the wait list for a Section 8 unit (50% AMI or less), for which they qualify.

Location is another major determinant in affordable housing demand for this area. Location affects demand in two key ways: first, local preference requirements and second, the individual's preference to remain integrated in their own community.

Under state and Chapter 40B guidelines, housing authorities (and Chapter 40B developers) in many instances are permitted to set aside units for local preference. Under DHCD preference categories this might include: current town residents, current municipal and local business employees, Metropolitan Council for Educational Opportunity (METCO) students and their families, etc. Survey data from Carlisle's neighboring communities showed that local preference requirements in these towns translated to long waiting lists (or even closed waiting lists) for non residents, which would include residents of Carlisle. Senior and disabled housing non-resident waiting lists in communities such as Acton, Concord and Billerica allowed few or no opportunities for Carlisle residents. Survey responses also indicated that there were five-plus year waits for non-resident families seeking a two-bedroom apartment in Bedford, Chelmsford or Westford. Again, Carlisle residents would not meet these towns' residency requirements.

In addition, the COA survey¹⁵ showed that significant numbers of residents wanted to age in place, living among their family, friends, congregations, and community institutions. It also showed that those in the moderate-income bracket also expressed interest in downsizing their homes.

The desire to remain integrated with communities of origin also is true for young families and smaller households, many of whom either desire to be able to buy into the Town or would like to be able to remain in Carlisle, but do not have the necessary economic resources to bridge the affordability gap.

Housing Demand Survey Results

Carlisle

The Town of Carlisle has twenty affordable units, according to the Department of Housing and Community Development (DHCD) Subsidized Housing Inventory. The Carlisle Housing Authority (CHA) does not own or manage affordable units, but it receives inquiries for affordable housing directed to the Town. The majority of these inquiries in 2009 were for senior housing, followed by requests for disabled housing and for assistance in locating family housing units.

Carlisle's affordable housing supply (under DHCD guidelines) includes the Village Court development. This development, built in the 1980s, has 18 one-bedroom units in three two-story buildings, all of which are occupied. The estimated time on the waiting list is five to seven years. As the development has no elevators, resident preference is for the first floor units, which consequently have longer waiting times. There are longer wait

¹⁵ June 9, 2009 "Town Survey Preliminary Housing Needs Results" presented by the Carlisle Council on Aging to the Carlisle Board of Selectmen.

times for the 11 deeply subsidized units in the development—8 of these are HUD Section 8 units and 3 are Rural Farm development program units. The development's other units charge rents in the neighborhood of \$900 a month, with heat included.

Carlisle also has two affordable family units (home-ownership) in the Rocky Point condominium development located on Lowell Street. These units have been occupied by the same two families, since occupancy permits were issued, and a lottery was conducted in 2006.

The "interest list" for the yet-to-be built NOAH Benfield Farms development currently has 89 names. This list is not the result of advertised availability of affordable units, but consists of individuals who have self-identified and requested to be contacted once the housing application process is opened. The Housing Authority has consistently explained to individuals and interested parties that, once the NOAH Benfield Farms application process is opened, interested applicants will need to fill out an application, provide documentation for income eligibility and then apply to participate in an affordable housing lottery. Of these 89 names, the overwhelming majority are Carlisle residents. There are also a few employees who currently live or work in town. Individuals interested in receiving an application, whether from Carlisle or elsewhere, repeatedly express concerns about having to move from their current homes due to affordability and accessibility issues.

Acton

According to the DHCD SHI, the Town of Acton has 517 affordable housing units. The Acton Housing Authority (AHA) owns and manages 91 senior units and 42 family units totaling 133 units. Although there is high turnover for senior units, due to local demand, according to Housing Authority staff, it is virtually impossible for non-local preference households to receive a unit. Also according to the AHA, there is high demand for HUD Section 8 Program units as well as units for single disabled households.

The highest demand for family housing is for the AHA's two-bedroom units, with 232 non-local preference names and 5 local preference names on the waiting list. There are 96 non-local and 6 local names on the three-bedroom waiting list. Its four-bedroom waiting list has 20 non-local and 2 local preference names. The estimated wait to receive a family unit ranges from 2 to 5 years.

The AHA has 58 non-local preference and 17 local preference names on its senior housing list. The estimated local wait is 6 months to 2 years. For non-local preference, according to staff, there is little likelihood of receiving a unit. Its waitlist for disabled housing includes 4 local preference and 69 non-local preference names. The estimated wait for disabled units is more than ten years.

Acton's non-housing authority SHI of 384 units includes 35 affordable housing rental units for special populations (disabled), as well as a mix of rental (19 units) and home-ownership (36 units) opportunities. Its Woodlands at Laurel Hill development's 296 units provide a mix of home-ownership and rental opportunities.

The AHA also administers rental subsidies¹⁶ including 155 Section 8 Housing Choice Vouchers in addition to mobility vouchers from other housing authorities. There are currently more than 40,000 applicants on the state's centralized waiting list for these rental subsidies incorporating the wait lists of 48 participating local housing authorities.

Bedford

The Town of Bedford leads the surrounding area with its 18+% affordable housing units and progress toward developing affordable housing goals. Of the 857 total affordable housing units, the Bedford Housing Authority (BHA) owns and manages 80 senior and 12 family units. According to the Bedford Housing Authority (BHA), there is particularly high demand for two-bedroom family units.

The family unit waiting list closed as of 2008. It is estimated that there are between 10 and 15 local and non-local preference households remaining on the list. Anticipated waiting times for units are over 2 years.

The senior housing waiting list has 50 names. The local preference wait is 1 to 2 years. The non-local preference wait is over 2 plus. [Note: there is currently an unusually short wait due to the recent turnover of five units.] The BHA waiting time for disabled housing parallels that of senior housing.

Bedford's extensive affordable housing opportunities also include: 609 rental units (20% or more affordable, and the balance market rate); 22 home-ownership units; 60 Veterans Single Room Occupancy units known as "SRO's" and affiliated with the Veterans Administration (VA) hospital, and 14 mixed units (rental and home-ownership).

Billerica

According to the DHCD SHI, Billerica has a total of 1,186 affordable housing units. The Billerica Housing Authority (BIHA) owns and manages 144 units of senior/disabled housing, 12 units of family housing and 16 units of special population housing.

The BIHA family waiting has an estimated 250 names. The estimated local preference wait is 10 years and the wait for non-local preference is estimated at 15 plus years.

The wait for senior local preference housing is as follows: Veteran/local preference (1-2 years) and local preference (over 2 years) and non-local preference (over two years).

Those households seeking disabled, non-elderly housing must wait over two years for a unit.

Billerica's additional affordable housing opportunities include: 915 rental units (20% or more affordable and the balance market rate); 59 home-ownership units and 46 Special Population units.

¹⁶ These rental subsidies provide financial assistance to low-income households to help them pay for housing in the private market where the participating tenants pay 30% of their income (some pay more) for housing (rent and basic utilities) and a federal or state subsidy pays the balance of the rent up to certain maximums established by the state or federal government, depending on the program.

Chelmsford

DHCD lists Chelmsford's affordable housing inventory at 966 units. The Chelmsford Housing Authority (CHEMA) owns and operates 201 senior units and 11 family units. CHEMA's overall observation is that rental housing is needed, much more than home-ownership.

CHEMA's family housing waiting list has an estimated 1,325 names and an estimated wait of 7 to 10 years. Its senior housing waiting list has 168 names, with an estimated wait of 7 to 10 years. Finally, its disabled housing waiting list has 35 names with an estimated wait of two years. [Note: CHEMA recently provided apartment leasing opportunities for 88 disabled individuals by offering a new award of housing vouchers, which is why the number is low.]

Chelmsford's additional affordable housing opportunities include: 637 rental units (20% or more affordable and the balance market rate); and 117 home-ownership units.

Concord

The SHI lists Concord as having a total of 363 affordable housing units. The Concord Housing Authority (COHA) owns and operates 92 senior and 40 family affordable housing units

There are an estimated 200 names on the family housing waiting list. The estimated local preference wait is 3 to 5 years. The estimated non-local preference wait is over 5 years.

There are an estimated 100 names on the senior housing waiting list. The estimated local preference wait is 3 to 5 years. The estimated non-local preference wait is over 5 years.

Concord's additional affordable housing opportunities include 160 rental units (20% or more affordable and the balance market rate); 32 home-ownership units and 48 units operated by the Department of Disabled Services (formerly the Department of Mental Retardation).

Westford

Westford has a total of 636 affordable housing units according to DHCD's SHI. The Westford Housing Authority (WHA) owns and manages 73 senior units, 6 family units, 8 units for the mentally disabled, and 3 moderate-income family units. Its overall observation was that there is an increasing need for two-bedroom family units, as it is seeing single working women, who are "falling through the cracks." It also continues to see a need for disabled housing serving the under-60 age group.

There are 4 local preference and 36 non-local preference families on the WHA two-bedroom family waiting list. There are 1 local preference and 16 non-local preference names on the three-bedroom family waiting list. Estimated waiting time for all family units is over ten years.

WHA senior housing state housing waiting lists include 7 local preference and 37 non-local preference names, with an estimated local preference waiting time of 2 plus years and non-local preference waiting time of 10 to 15 years. WHA's Housing and Urban Development (HUD) housing (no local preference) has an estimated waiting time of 2

years. For those in an emergency situation, e.g., those seniors who will enter a nursing home with state-subsidized care, unless they receive housing, the wait may be shorter.

Westford has 20 names on the under 60 years of age, disabled housing waiting list. The estimate wait for this housing is 15 to 20 years.

Westford's additional affordable housing opportunities include: 126 rental units (20% or more affordable and the balance market rate); 101 home-ownership units and 4 DDS units.

Based on this Housing Needs Assessment, there are a number of key indicators that suggest there are significant local needs for affordable housing that go beyond what is required to meet the 10% state goal including:

1. Households with Limited Incomes

- Despite great wealth, there still remains a population living in Carlisle with very limited means. Of the 1,628 total households counted in 1999, 29 or 1.8% had incomes of less than \$10,000 and another 141 or 8.6% had incomes between \$10,000 and \$24,999, representing extremely low-income levels at or below 30% of area median income as defined by HUD.
- An additional 67 households had incomes within what public agencies would define as very low-income levels or within 50% of area median income. The total number of households within these income categories was 237 households in 2000, or 14.6% of all Carlisle households, not an insignificant number given the general affluence of this small community.
- Poverty, while relatively low, was increasing in Carlisle with 111 individuals and 21 families counted as having incomes below the poverty level in 2000. These residents have substantial income limitations and should have access to public assistance to meet their housing needs.
- Almost one-quarter of small families (2 to 4 member households) who were renters were spending too much on housing.
- All of the small (40 owners) and large family households (4 owners) who earned within 30% of area median income were spending more than 50% of their income on housing.
- All four of the small families earning between 31% and 50% of area median income were spending more than half of their income on housing.

2. Disabilities and Special Needs

- There were a number of residents with special needs and disabilities, including 46 or 3.8% of the school-age population, 185 or 6.6% of those 21 to 64 (about one-quarter of whom could not be employed), and 79 or 19.7% of those 65 years or older.
- One-third of elderly renters were spending too much on housing.
- Almost 90% of elderly owners (32 owners) who earned within 30% of area median income were spending more than 50% of their income on housing.
- Information from several nearby housing authorities suggests waits for special needs housing units of five to more than ten years.

3. Gaps in Affordability and Access to Affordable Housing

- Almost 20% of Carlisle residents in 2000, or about 350 households, were living in housing that was by common definition beyond their means and unaffordable, and approximately half of these households were spending more than half of their incomes on housing.
- There are no longer homes available in Carlisle for under \$200,000 that would be affordable to low- and moderate-income households, and even homes for less than \$300,000 have dwindled over the past few years from nine homes in 2000 to none since 2005.

- Approximately 80% of Carlisle's households could not afford to buy a home at the median sales price for all sales of \$720,000 that required an income of about \$225,000, significantly more than the 2000 median income of \$129,811.
- The affordability gap is about \$175,000 – the difference between the price of the median-priced home and what a median income household can afford. The affordability gap almost doubles to \$570,000 if the analysis focuses on those low- and moderate-income households earning at or below 80% of area median income. The 2000 census indicated that the median gross rental was \$1,400, significantly higher than the 1990 median rent of \$667, and requiring an income of \$56,000 that was not affordable to about 20% of Carlisle's households.
- There is approximately a five- to seven-year wait for units that become available at Carlisle Village Court, the town's first affordable housing development that can be counted as part of the Town's Subsidized Housing Inventory.
- Information from nearby local housing authorities indicates substantial demand for affordable public housing units and rental subsidies with expected waits of two to ten years based on projected unit turnover.
- There are no assisted living units available in Carlisle.
- Demographic trends suggest that escalating housing costs may be pricing younger individuals and families out of the housing market. Those entering the labor market and forming new families are dwindling in numbers, reducing the pool of entry level workers and service employees as well as forcing the grown children who were raised in town to relocate outside of Carlisle. For example, the numbers of baby boomers in the 45 to 59-age range doubled between 1980 and 2000 while those between 21 and 34 years decreased in numbers from 516 in 1980 to less than 300 in 2000 despite overall population growth.

4. Housing Conditions

- As of the 2000 Census, about half of Carlisle's housing stock, almost 800 units, was built prior to 1970, and thus likely to have traces of lead-based paint, posing safety hazards to children.
- More than one-third of the total population five years of age or older, moved to a different house during the five years preceding the 2000 Census. It is important to note that housing turnover drives up housing prices in an escalating real estate market, and typically the buyers are more affluent than sellers, fueling demographic changes in the community over time. This suggests that it is useful to find ways to reduce housing turnover, to maintain the affordability in the existing housing stock to the greatest extent possible, and to help those who want to remain in town afford to do so.

There is therefore a sizable population of those who are seniors, have special needs and/or have very low incomes who have significantly reduced capacity to secure decent, safe and affordable housing in Carlisle. A broader range of housing options is required to meet these varied needs.

There are also changes occurring in Carlisle's age mix that affect housing demand that will need to be accommodated such as:

- A decrease in the number of school-age children;
- A rebound following a relatively sharp drop in those entering household formation years (ages 20-34), signaling a possible reversal of recent decreases in demand for rentals and first-time homebuyer opportunities; this group may be a source of new demand for affordable housing options;
- A continuation of the decline in residents in the 35-44 age group;
- A leveling off, following the rise in the 45-55 age group that was fueled by aging baby boomers, perhaps reducing pressure on the trade-up market;

- An even steeper increase in empty-nesters (ages 55-64) resulting in slightly increased demand for smaller units with less maintenance than larger, single-family homes; and
- A dramatic increase in the number and percentage of seniors, indicating a strong need for small-scale housing and housing with services.

The trend toward more but smaller households is likely to continue in Carlisle and the Boston region as a whole. Based on population projections prepared by the Metropolitan Area Planning Council, Carlisle may face the following demographic trends over the next 20 to 30 years:¹⁷

- Stability in the number of pre-school children following recent declines;
- Decrease and then an increase after 2020 in the school-age population from 5 to 14 years old;
- Slight decline in the number of high school-age children;
- Increase and then a decline after 2015 in the number of high school-age children;
- Decrease in the household-formation years;
- Drop in trade-up demand fueled by declining numbers of those between the ages of 35 and 49;
- Temporary growth in empty-nesters by 2020, leveling off by 2030; and
- Large overall growth in all age groups above 60, continuing recent trends;

Just as the baby-boomers drove trade-up demand in the last decade, the aging of this large group will result in an additional 660 early seniors by 2030. This may increase the demand for smaller units that are easier to maintain than the average single-family home. Conversely, the population of seniors over 75 who are typically most in need of support and services will increase overall by about 110 residents.

E. The Case for Affordable Housing for Seniors

As noted above in the table “Carlisle, Age Distribution 1980-2009, Carlisle’s population is aging, with those 65 and over increasing in actual numbers and percentage of total population from 187, or 5.7%, in 1980, to 395, or 8.4% in 2000, and to 650, or 11.8%, in 2009. The table “Carlisle and Neighboring Towns, Percentage of Seniors, 2000/2030,” indicates this aging trend is expected to continue, with Carlisle “out-aging” its neighbors over this period, with the percentage of seniors increasing by almost 2.5 times, from 8.4% in 2000 to 20.4% in 2030, when Carlisle’s senior population is projected to be more than a fifth of the population.

Supported by CPA funding approved at 2007 Town Meeting, The Carlisle Council on Aging (COA) developed a survey of Town citizens related to the needs of seniors. Town support for the survey was an acknowledgment of both the growing senior population in Carlisle and the limited town services such as a lack of public transportation and distant neighbors that can make it a challenge for residents to stay in Carlisle as they age. The COA provides a range of services, but finds it increasingly difficult to fill the gap caused by the lack of social service agencies in town.

The COA began a yearlong process of survey development by contacting ten other towns comparable to Carlisle to gather data on their senior services. This helped the survey team of town volunteers formulate questions. After testing and refinement, two copies of the survey were sent to each Carlisle household in early 2009. Survey topics included demographics, quality of life, health, recreation, housing, transportation, town government, and community activities.

¹⁷ Metropolitan Area Planning Council Community Population Projection, 2010-2030, January 31, 2006

A total of 1,755 townspeople returned surveys (43.6% of the 4,028 over 21 years old). Over 40% of respondents felt the town should have more housing options. Approximately half stated that more housing options would impact their decision to stay in town longer. Popular options for moderate income seniors were smaller single-family homes, more apartments or condos, and affordable housing. Approximately 65% of residents responding to the survey with income under \$80,000 indicated they would consider “aging in place” (staying in town) in affordable housing units. A desire was also expressed for housing with on-site assistance, especially among older survey respondents.¹⁸

Not surprisingly, family income tends to decrease in the older segments of the population. According to the survey, the percentage within each age group making over \$180,000 peaked in the 30-39 age group at 65%, decreasing dramatically to 7-8% by the 70-79 and 80-89 age groups. Families making less than \$40,000 had a corresponding increase in older families, going from 1% of respondents 30-39 up to 33% of respondents aged 80-89.¹⁹

Current data and population projections demonstrate a clear need for affordable housing for seniors in Carlisle. This is articulated in a recent report funded by the Boston Foundation: “The mission of the Coalition for Senior Housing emphasizes the importance of elders being able to age in place with dignity regardless of economic status.”²⁰ While the report is focused on the importance of the availability of adequate services for seniors, it also confirms a concomitant need for affordable housing:

*Increasing the depth and breadth of services available in the community will not, alone, promote successful aging in place for all of our elders, regardless of their income. The availability of affordable housing options is a critical component. Despite overall support and acceptance of affordable housing for elders, the current number of units is woefully inadequate to serve the burgeoning elder population. Without concerted efforts to increase the number of affordable housing units and expand high-quality and cost efficient services available in the home, the evolution of a long-term care system into one which is community-based and increasingly consumer-directed will be stalled. Moreover, the greatest wish of elders will be denied: that of dignity in old age.*²¹

Given the limited resources available for developing affordable housing in Carlisle—both financial and physical, in terms of municipally-owned land suitable for housing—this plan is focused on providing housing for the elderly in the first several years of the plan, followed by proposals to address the severe lack of affordable rental housing for all ages.

F. Obstacles to Development

It will be a great challenge for Carlisle to create enough affordable housing units to meet the state’s 10% affordable housing standard, production goals and local needs, particularly in light of current constraints to new development including the following:

¹⁸ *Town Survey: Preliminary Housing Need Results*, presented by the Town Needs Survey Committee to the Carlisle Board of Selectmen, June 9, 2010

¹⁹ *Ibid.*

²⁰ *Aging in Place Successfully with Affordable Housing and Services, A Report by the Coalition for Senior Housing of Massachusetts*, funded by the Boston Foundation, March 2007. p. 5.

²¹ *Ibid.* p. 6.

1. Infrastructure

A major constraint and cost factor for new development relates to infrastructure, particularly the lack of sewer and water services throughout town. Carlisle relies solely on groundwater and is one of the few towns within the I-495 area that relies solely on private wells for potable domestic water supply. While lot sizes in Carlisle exceed guidelines required by the State Environmental Code, Title V, for sewage disposal, this requirement helps guarantee good well water quality as well as the ability to flexibly site and re-site wells and disposal fields. Groundwater resource protection is partially accomplished through two-acre residential zoning and open space preservation. However, this lack of town water and sewer is a factor that must be addressed when considering the impacts of any new development on water supply and quality. For example, water supplies in the center of Carlisle have been contaminated by MTBE from a gasoline leak from a former gas station. Center residents have expressed concern about impacts from new development, such as blasting of ledge that might spread the contamination or change the flow of groundwater supplying residents' wells. Carlisle residents must rely solely on septic systems unless special treatment facilities are integrated into the new development, a costly measure that requires a fairly large project to render feasible. Recently revised Septic Regulations adopted by the Carlisle Board of Health encourage the use of alternative technology for required or voluntary septic upgrades and new construction, somewhat easing this development constraint.

It should also be noted that the Carlisle Board of Health Supplementary Regulations for Sewage Disposal Systems are predicated on their belief that "the long term health interests in our town can only be served by adopting certain regulations which are stricter than Title 5." They reiterate the fact that in case of a well lost to pollution there is no town water that can be brought in and that in the case of septic failure, there is often no alternative location for a system and there is no municipal sewerage to hook up to. The Board of Health concludes the "Justifications" section of these supplementary regulations with the following: "Current estimates indicate that the distance viruses and bacteria travel is much greater than previously estimated. In Carlisle, where groundwater travels some distance through bedrock crevices, pollution may not be adequately filtered in gravel or sand with Title 5 percolation rates used for design."

Budget constraints exacerbated by the recent global economic crisis have put pressure on the Department of Public Works and the Police and Fire Departments to do more with less. Significant increase in population from new development and the corresponding demand for services would put a strain on these and other town departments to provide essential services.

The buildout analysis developed in 2001 by the Executive Office of Environmental Affairs, based on current zoning patterns, calculate a total build out of 2,881 units, adding to concerns about infrastructure. The analysis also projected approximately 600 additional school children. Infrastructure requirements to support the theoretical added growth include approximately 245,000 gallons of water per day and 1,679 tons of municipal solid waste per year, including about 1,194 tons of non-recycled solid waste.

It will be important for any new affordable housing development to address infrastructure constraints, water and septic issues in particular, and insure that there is sufficient funding incorporated into the project to adequately service new residents and protect existing residents and the environment.

2. Zoning

As is the case in most American communities, a zoning bylaw or ordinance is enacted to regulate the use of land including the patterns of housing development and to protect natural resources on which local residents rely. Like most localities in the Commonwealth, Carlisle's Zoning Bylaw embraces large-lot zoning that maintains low housing densities. This severely constrains the construction of affordable housing. With the exception of the Town Center, Carlisle is zoned for 2-acre full frontage lots and 4-acre reduced frontage lots ("pork chop lots"). Over the years Carlisle has enacted several zoning bylaws to allow higher densities through senior housing or accessory apartments based on specific requirements:

Residence District M

In March of 1980, the Town created a *Residence District M* on the northeasterly side of Church Street to allow multi-family housing specifically targeted to the elderly through a special permit. The bylaw provided that any proposed development contemplate no more than five dwelling units per acre or more than two bedrooms per unit. This bylaw led to the development of the Carlisle Village Court project that includes 18 of the 20 units of Carlisle's current affordable housing stock. As noted elsewhere in this plan, efforts are underway to explore expanding the use of Residence District M to possibly add 12 additional affordable units for the elderly.

Accessory Apartments

In May of 1989, the Town passed an *accessory apartment bylaw* to "increase the availability of moderately-priced housing for Town employees, the young, the elderly, people of low- and moderate-income, and dependent relatives of town residents by permitting the creation of accessory apartments by:

- Providing an opportunity for homeowners who can no longer physically or financially maintain their single-family home to remain in homes that they might otherwise be forced to leave;
- Making housing units available to low- and moderate-income households who might otherwise have difficulty finding homes within the town;
- Provide a variety of housing to meet the needs of its residents;
- Protect stability, property values, and the single-family residential character of a neighborhood; and
- Legalize conversions to encourage the Town to monitor conversions for compliance with the State Building Code."²²

The bylaw further defines an accessory apartment as a "distinct portion of a single-family dwelling, having its own kitchen and bathroom facilities, and subordinate in size to the principal part of said dwelling". Through a special permit, accessory apartments can be allowed based on a number of conditions some of which include:

- No more than a total of 75 accessory units will be allowed in Carlisle;
- The floor area of the accessory unit cannot exceed 1,200 square feet and comprise more than 35% of the floor area of the principal residence;
- The principal dwelling must be owner-occupied with the exception of temporary absences or any property owned by the Town of Carlisle;
- The appearance of the property must be that of a single-family dwelling with any new entrances located on the side or rear of the building;

²² Section 5.6.1 of Town of Carlisle Zoning Bylaws, Supplementary Regulations.

- The lot must be at least two acres in size or at least three acres if the accessory unit has more than two bedrooms;
- Adequate provision has been made for the disposal of sewage, waste and drainage generated by the occupancy of the accessory unit in accordance with state requirements or those of the Carlisle Board of Health, whichever is applicable; and
- Adequate provision must be made for off-street parking in a fashion consistent with the character of a single-family residence.

To date, 12 permits for accessory apartments have been granted although it is generally recognized that there are also a number of unpermitted accessory units that exist in town as well. [Need updated info re: # of standard AA units.]

Pre-1962 By-right Conversion Bylaw

The Zoning Bylaw also permits “the alteration and use of a single-family dwelling existing on the effective date of this bylaw (May 11, 1962) as a dwelling for two families, provided that the lot on which it is located conforms to the area and width requirements for new lots in the same district”.²³ This bylaw has not been well used to date.

Senior Residential Open Space Community Bylaw

In April of 1994, the Town adopted this bylaw, intended “to encourage residential development which meets the physical, emotional and social needs of senior citizens, and to encourage the preservation of rurality, open areas and natural settings, and to encourage energy efficient and cost effective residential development.”²⁴ Approval through this bylaw is also granted through a special permit based on a number of conditions, some of which include:

- The number of units will be no greater than 1.5 times the number of units that would be allowed on the property if it was developed through subdivision requirements;
- The number of units may not exceed 3% of the total number of housing units in town, approximately 50 at this time;
- The parcel must be at least 10 acres in size;
- Open space must separate the development from adjacent property;
- The open space must constitute at least 1.2 acres for every dwelling unit;
- The buildings should not have the appearance of apartments;
- Each building cannot have more than four units averaging more than two bedrooms each;
- No units with more than three bedrooms are allowed;
- No buildings can measure more than 6,000 square feet in size;
- There must be at least two parking spaces per unit;
- All residential buildings must be located at least 100 feet from the boundary of the land;
- A Homeowners’ Association must be formed which will have the legal responsibility for the management and maintenance of the development;
- At least one resident of each unit must be age 55 or older; and
- No children under age 18 are allowed.

The Carlisle Senior Housing Options group was the impetus behind this bylaw, which ultimately led to the development of 12 units of housing on a 38-acre parcel at Malcolm Meadows. While these units cannot be counted as part of the Town’s Subsidized Housing Inventory, they do add to housing diversity.

²³ Section 3.2.1.2 of Town of Carlisle Zoning Bylaws.

²⁴ Section 5.7.1 of Town of Carlisle Zoning Bylaws, Supplementary Regulations.

3. Land Costs

Property values in Carlisle are among the highest in the state with median home prices still nearing \$800,000 despite the recent downturn in the market and land costs of about \$450,000 per two-acre building lot. In the current economic situation, it will be difficult for the Town to acquire new land and convey it for nominal or discounted prices or to provide further subsidies for development such as has been done with the Benfield parcel.

4. Capital

Securing sufficient capital is a significant issue as Carlisle works toward achieving its Planned Production Goals. In 2001, Carlisle approved the creation of a Community Preservation Fund with funding support from the state to support open space preservation, historic preservation and affordable housing production. As of May 2008 Town Meeting, approximately \$2.6 million of CPA funds had been appropriated for affordable housing, with the majority of the funding being to purchase the land and support infrastructure costs for the Benfield Farms housing. Due to the ongoing use of CPA funds for dept service on the land purchase and assuming the Town retains the 2% CPA surcharge and a 2009 State match to Carlisle of 34.8%, the amount of CPA funding available for Community Housing as of June 30, 2013 is expected to be only \$350,000. This funding will be helpful, but additional public and private technical and financial resources will be required to meet production goals. In the absence of a commercial tax base, local real estate taxes are already high, and are expected to increase in the next decade with significant capital expenses for new and renovated elementary, middle and high school buildings, adding to the challenge of local funding for housing initiatives.

Even in the 2005 Plan, it was noted that” “Financial resources to subsidize affordable housing preservation and production as well as rental assistance have suffered budget cuts over the years making funding more limited and extremely competitive. Communities are finding it increasingly difficult to secure necessary funding and must be creative in determining how to finance projects and tenacious in securing these resources.” The global financial crisis has made such subsidies even more difficult to obtain.

5. School Enrollment

Despite recent reductions in Carlisle’s K through 8 school enrollment, the school can be regarded as overcrowded in some respects, such as in its ability to offer art or STEM (science, technology, engineering, mathematics) programs. The Carlisle Public Schools (CPS) are planning to commence construction for the replacement of the outdated Robbins building. The new building will not add capacity for additional students, but will assist CPS to better serve state-mandated programs such as Special Education and preparation for the Massachusetts Comprehensive Assessment System exams in the science, engineering and mathematics areas. The new school building will require a significant tax increase, approved by the voters in 2010 as a debt exclusion override, which will particularly impact low and moderate income households, particularly seniors on fixed incomes. A significant increase in the school-age population might further tip the balance to the major expense of additional major expansion or of a new building in a new location in town. The Town will need to continue to seek economical ways to redeploy existing facilities. Since the school renovation does not add capacity, but instead adds space for special education and other programs, a significant increase in enrollment would necessitate cuts in programs.

6. Transportation

Carlisle does not have access to public transportation with the closest bus stop 4.5 miles away from Carlisle Center in neighboring Bedford and the nearest commuter rail stop in

Concord (Fitchburg Line) 6.25 miles away. The lack of public transit requires a car further increasing the cost of living in Carlisle. This lack of access to public transportation presents a barrier to those residing in affordable housing who are likely to experience financial strains in owning and maintaining a car. The Town of Carlisle has negotiated an agreement with the Lowell Regional Transit Authority (LRTA). The agreement involves applying the Town's Massachusetts Bay Transportation Authority assessment toward funding town transportation provided by Council on Aging vehicles. This additional funding will provide expanded COA van service as scheduled weekly grocery/shopping trips.

7. Environmental Concerns

Carlisle is the home of regionally significant natural resources such as the Great Brook Farm State Park, part of the Great Meadows National Wildlife Refuge, part of the Greater Estabrook Woods, the Cranberry Bog land (shared with neighboring Chelmsford), and a section of the Concord River that was recently designated as part of the National Wild and Scenic Rivers system. According to the 2005 Carlisle Open Space Report, 3,208 acres (32 percent of the Town's total land area) were permanently protected either as Town Conservation Land, State or federally Protected Land, or Carlisle Conservation Foundation Land. An additional 715 acres of land were under Chapter 61 protection from development, meaning that 39.6 percent of the total land area in Carlisle is protected from development (based on 2005 data). Most residents are aware of the town's natural treasures and are rightly concerned about conserving them. The town has an active Conservation Commission to protect environmentally sensitive areas. The impacts of any new development must be identified as to how they affect the environment and what actions might be required to mitigate problems. While regulations to protect the environment (e.g., wetlands, aquifers, septic systems) are important and essential, they present challenges to development by reducing the amount of buildable land and increasing the time and costs of developing new housing. Remaining undeveloped and unprotected parcels in Carlisle tend to be ones with constraints on development, from extensive wetlands and limited upland to access issues.

Another environmental constraint is that soil conditions further constrain development. The predominant soil types in Carlisle are not the most conducive to development. The geology of most of Carlisle is hard consolidated bedrock covered by a shallow mantle of glacially deposited unconsolidated tills, gravels, sands, and silts and with limited ability to store and transmit water. Consequently, large lot zoning provided an easy assurance that there would be safe distances between wells and septic disposal areas to provide for absorption of run-off and to protect the ground water supply.

8. Community Perceptions

Affordable housing, subsidized housing, low-income housing, projects, Section 8, etc. – these terms can conjure images of potential neglect, plunging property values, increased crime, and even tensions concerning class and race. On the other hand, with high real estate prices and an increasing tax burden, community perceptions now include the realization that affordable housing is needed in the community. More people are recognizing that the new kindergarten teacher, their grown children, or the elderly neighbor may not be able to afford to live or remain in the community. This growing awareness and the potential of 40B developments spurs communities such as Carlisle to take a more proactive stance and greater interest in supporting affordable housing initiatives.

Given Carlisle citizens' legitimate concerns about potential adverse effects of development denser than that allowed under local zoning and the series of failed attempts at obtaining the

necessary approvals for the conveyance of Town-owned property for the purpose of affordable housing, the production of actual units is a significant challenge. Town residents have begun to change the political context from protecting each parcel against development to one that seeks the best way to manage the Town's assets as a whole so that growth can be planned most effectively for the overall environmental and social health of the town. The purchase by the Town in 2004 of the Benfield Parcel A for mixed-use development, including affordable housing, currently in the permitting stage before the ZBA, is a positive sign. That it has taken 6 years to get from purchase just to the permitting stage is a testament both to the significant commitment of town residents to accomplish this task and to the myriad difficulties of making significant progress against the growing need.

G. Local and Regional Organizations

The town of Carlisle has a number of local and regional agencies and organizations available to help support the production of affordable housing or provide housing-related services. They are listed below. For more information on these organizations, and some past organizations that were involved in the promotion of affordable housing, see Appendix 4.

1. **Carlisle Community Preservation Committee**
2. **Carlisle Housing Authority**
3. **Carlisle Council on Aging**
4. **Carlisle Affordable Housing Trust**
5. **The Carlisle Neighbor Fund**
6. **Carlisle Conservation Foundation**
7. **Minuteman Senior Services**
8. **Habitat for Humanity of Greater Lowell Cambridge – Somerville Legal Services (serves Carlisle seniors)**
9. **South Middlesex Opportunity Council, Inc. (SMOC)**
10. **Coalition for a Better Acre**
11. **Community Teamwork, Inc.**
12. **Greater Boston Legal Services – Cambridge-Somerville Office, Elder Unit**
13. **Greater Middlesex Legal Services (MWLS)**

V. Property Inventory

The following information represents a work in progress that will be fine-tuned on an ongoing basis in coordination with other Town Boards and Committees. A map of the existing affordable housing stock and these potential affordable housing sites is included in Appendix 1.

A. Publicly-owned Properties

The following table lists some properties that are owned by the Town that may be suitable for some amount of clustered affordable housing development.

Town-owned Properties with Potential for Affordable Housing Development

Parcels	Map #/ Block/Lot	Total Parcel Acres/ Buildable Housing Acres*	Comments
Benfield Parcel A. South Street	5-7-0	45.23/4.39	Permitted by the ZBA and Conservation Commission. Currently seeking financing
Conant Parcel, off Westford Street	20-6-0, 21-1-0	54/2-4	CHA has met with DDS and toured DDS homes
Village Court Expansion, Church Street	22-7-0	4/4	Coordinate with COA ‘ Connect to new wastewater treatment plant
Heald House, Concord Street	7-43-A	2.42/2.42	Coordinate with Historical Society, AAA Bylaw provides for apartments in non-residential town-owned properties
Cranberry Bog Service Parcel, Curve Street	28-8-10A	4.06/4.06	Conservation Land, 12 units rental housing
Banta–Davis Land	Map 14- 23	38.74/4	Coordinate w/RecCom, 16 units rental housing
Total		~147 acres/ ~22 buildable acres	

*The number of acres set-aside for housing involves a preliminary estimate of the buildable area and in recognition of Town concerns for maintaining some amount of open space in most developments, including infrastructure requirements such as water and sewer treatment facilities, and in some cases accommodating other uses on site as well.

Proposed Projects on Town-owned Land

Due to financial constraints the Town of Carlisle is unlikely to continue to acquire privately owned sites over the next five years. It is important to note that it has been the Town’s experience that town-sponsored and supported affordable housing projects have met the greatest success.

Benfield Farms

After extensive outreach to community groups, such as the Council on Aging, to residents and to abutters, the Carlisle Housing Authority developed and released a ground-lease Request for Proposal (RFP) in August 2008 for 26-units of senior rental housing (17 one-bedroom and 9 two-bedroom units) to be built on Town-owned land (45+ acre plus parcel, of which 26 acres was set aside as preserved open space, with the remainder reserved for recreation and housing), which was purchased in 2004 with Community Preservation Act funds. Town meeting (2007) appropriated another \$425,000 in CPA funds towards housing infrastructure costs. Per the direction of 2006 Town Meeting, the Carlisle Housing Authority also had coordinated the placement of an Affordable Housing Restriction on the parcel.

Three well-qualified bidders submitted bid proposals. For nine months, the selected developer, NOAH, worked with the Town of Carlisle through the Town Hall Advisory Group process established by the ZBA Rules and Regulations. In July 2009, the proposed Benfield Farms senior rental development received a DHCD Site Eligibility Letter. In June 2010, the Conservation Commission issued its Orders of Conditions. In July 2010, the ZBA issued a Comprehensive Permit. The Town of Carlisle, with the Housing Authority taking the lead, looks forward to working with NOAH on obtaining funding and supporting the development through construction. As of July 2010, 89 seniors had requested that they be notified once the application and lottery process for the Benfield Farms project is opened and made available.

Additional Properties and Possible Projects

The Benfield Farms project demonstrates the complexity of affordable housing development in Carlisle. Even with extraordinary efforts and cooperation among many entities, and with significant investment by the Town for both the land and infrastructure, the project (still with funding pending) will have taken 6-8 years from land acquisition to actual production of housing. With this in mind, this Housing Production Plan includes a number of proposed projects on specific Town-owned parcels, each of which will have to be vetted for viability, requiring extensive outreach within the community and cooperation among numerous Town boards and committees as well as other stakeholders. Experience with Benfield Farms has also demonstrated the difficulties involved with making relatively small projects economical for a developer and of finding funding, especially in the current economic climate. For these reasons, it is not possible at this time to determine which of the following proposals will be able to proceed, nor how long it will take to actually develop housing.

Conant Land – Department of Developmental Services Housing

According to the Massachusetts Department of Developmental Services Regional Office for Carlisle, there are currently 11 Carlisle residents receiving DDS services in other towns and/or at home. It is the Office's estimate that this number does not fully reflect housing need, as Carlisle DDS service-eligible residents, facing the lack of local housing opportunities may well have "given up" and become residents of another town.

In response to this need, Carlisle proposes to consider the development of a two-family home (2 attached units) for disabled-adult housing on a yet-to-be-determined 4-acre parcel of the Town owned-Conant Land (located in the Town Center). Each unit would be a 4-bedroom home, with shared baths, and a common-space kitchen/living area. This proposed home also would have 24-hour state funded staffing. The goal for both Town and DDS would be to integrate the homes as

much as possible with Town activities and resources, encouraging participation in activities such as Town Old Home and Clean-up Days, using Carlisle's Gleason Public Library's resources, participating in its rich congregational and community life, etc. The Conant location provides an excellent opportunity to accomplish this goal.

This proposed DDS home location will have minimal traffic impact, as unlike most Carlisle residents, the DDS residents will not have cars, but will be driven via shared vans. The cars on site would be for resident caretakers or visitors.

This proposal would require a Town Meeting vote to transfer land from the general town inventory to the Housing Authority. Under current zoning, the project would require a Comprehensive Permit. Alternately the Town may consider a Zoning change to allow new multi-family housing with appropriate restrictions.

The actual design, financing, construction and operation of this home, would be conducted by the Massachusetts Department of Developmental Services, at no cost to the Town of Carlisle except for the land and Town staff time.

A concurrent benefit is that each bedroom would count as a unit on the DHCD Subsidized Housing Inventory.

Village Court Expansion (145 Church Street)

In the past several years, the Town of Carlisle Affordable Housing Trust and the Carlisle Housing Authority have had preliminary discussions with the non-profit Carlisle Elderly Housing Association (CEHA), the owner of the 18-unit Village Court senior rental affordable housing development (Section 8 in place and Rural Home Development funding) which was built in the early 1980's, in the Carlisle Town Center. The discussions have focused on possible expansion and on the possibility of a sewage tie-in with the Carlisle Public Schools wastewater treatment plant (which is currently running well more than 50% under its rated capacity). The Gleason Public Library which is adjacent to the Village Court Development might also be tied in, perhaps allowing this project to qualify for 40R funding.

The Village Court development owns four acres. It is sited on two acres and has two remaining acres which are used in part for the septic system. The Town proposes to continue discussions with the CEHA, and also proposes providing technical and legal assistance to investigate the possibility of this sewage tie-in. With the sewage tie-in in place, the Village Court development could be expanded to include 12 additional rental units (a mix of one-bedroom and two bedroom units) for seniors. The CEHA Village Court property is already zoned for multi-unit housing.

Carlisle Historical Society's Heald House (698 Concord Street) – Accessory Apartment

The Carlisle Historical Society's Heald House is a possible site for a two- to three-bedroom affordable accessory apartment (non-age restricted), which would be rented to a family under the Town's AAA bylaw (as a building owned by a government entity). The Heald House is located on a legal 2.4-acre parcel so no additional special permits would be required. The two- to three-bedroom unit would have its own entrance, and be constructed in a portion of the 3,092-s.f. Heald House. This proposal would require the collaboration of the Carlisle Historical Society.

Cranberry Bog Service Parcel – Rental Development

The Cranberry Bog Service Parcel (Map 28-8-10A) is a 4.06-acre parcel located on Curve St, across from the Town-owned Cranberry Bog House, in the northern portion of the Town of Carlisle. The Carlisle portion of the Cranberry Bog Land (half in neighboring Chelmsford) was purchased in 1986 for conservation purposes and/or outdoor recreation and is managed by the Carlisle Conservation Commission, so a change in allowable use would be required for housing on this parcel. At a minimum, this would require coordination with the Carlisle Conservation Commission and with the current agricultural lease-holder. With appropriate zoning, Carlisle would seek a developer to construct and manage a 12-unit mixed-income non-age restricted rental development with a mix of two and three bedroom apartments, constructed in two or three, two-story buildings. As a Town-sponsored project, the goal would be for half of the units to be rented to households at 80% of the AMI or less, but as a rental, all 12 units would count towards Carlisle's SHI.

Currently, proposed and existing affordable and alternative housing choices are located in the center of Carlisle (Village Court), to the southwest (Benfield Farms) and to the east of Carlisle (Malcolm Meadows). Developing affordable housing in this location would be an opportunity for the Town of Carlisle to continue to thoughtfully integrate alternative housing options amongst its predominantly rural and suburban single-family neighborhoods.

This proposed rental development would supply an alternative to home ownership for income-eligible households, for whom the burden of maintaining a home and incumbent condominium fees (even if greatly reduced) have been a continuing issue for Carlisle families. The CHA has found instances of income-eligible affordable households and others who meet these income criteria, living in non-affordable housing, either failing to pay condominium fees, putting off home maintenance, or even facing mortgage foreclosure. A contributing factor is the need to own a car, given Carlisle's relative isolation, lack of commercial services and opportunities for employment.

Additionally, with its previously mentioned aging demographic, Carlisle is a community with older parents. Rental housing with two or three-bedroom units would serve Town of Carlisle's senior and teen households, senior and young adult households, as well as single-parent households, which due to financial constraints may be looking to downsize, but due to family composition are not eligible for the Town's other senior housing options.

Banta-Davis Land – Rental Development

The Banta Davis Land (Map 14-3) is a 38.74 acre parcel located in the Town Center on Bedford Road, adjacent to the Carlisle Public Schools and its above-mentioned wastewater treatment facility. The land is currently zoned for recreational use so a change in zoning would be required for housing on this parcel. Changing the zoning would require coordination with the Carlisle Recreation Commission. With appropriate zoning, Carlisle would seek a developer to construct and manage a 16-unit mixed-income, mixed-age rental development with a mix of two and three bedroom apartments, to be constructed in three, two and one-half-story buildings on a yet-to-be identified four-acre site within the parcel.

As a Town-sponsored project, the goal would be for half of the units to be rented to households at 80% of the AMI or less, but as a rental, all 16 units would count towards Carlisle's SHI. If the development could be integrated into the on-site wastewater treatment plant, less land would be needed, reducing the potential environmental impact...

As with the proposed Cranberry Bog family housing, this proposed development would supply an alternative to home ownership for income-eligible households, including senior and teen households, senior and young adult households, as well as single-parent households, which due to financial constraints may be looking to downsize, but due to family composition, are not eligible for the Town's other senior housing options. The proximity to the Town Center and to the hiking and fitness course on the Banta-Davis land make this an ideal location for some senior housing.

B. Private Properties

It is also likely that developers will continue to pursue comprehensive permit applications, and it will be incumbent on the Town to determine the best approach for negotiating with these developers to guide new development to more appropriately satisfy local needs and requirements. With the assistance of the Planning Board, the Board of Selectmen are in the process of developing LIP regulations to provide guidelines to developers seeking community support for private development projects under Chapter 40B.

VI. AFFORDABLE HOUSING PLANNED PRODUCTION GOALS

The Massachusetts Department of Housing and Community Development (DHCD) is administering the Planned Production Program in accordance with regulations that enable cities and towns to prepare and adopt an affordable housing plan that demonstrates production of an increase of .50% over one year or 1.0% over two-years of its year-round housing stock eligible for inclusion in the Subsidized Housing Inventory.²⁵ Carlisle has to produce approximately 8 affordable units annually to meet these production goals through 2015 (given the delay in obtaining funding for the Benfield Farms development, the Plan begins with 2011). When the 2010 census figures become available in 2011, this number may be higher. If DHCD certifies that the locality has complied with its annual production goals, the Town may, through its Zoning Board of Appeals, deny comprehensive permit applications without opportunity for appeal by developers.

Using the strategies summarized under the Housing Action Plan described in Section VII.A through D., the Town of Carlisle has developed a Planned Production Program to chart affordable housing production activity over the next five years. The projected goals are best guesses at this time, and there is likely to be a great deal of fluidity in these estimates from year to year. The goals are based largely on the following criteria:

- To the greatest extent possible, at least fifty percent (50%) of the units that are developed on Town-owned parcels should be affordable to households earning at or below 80% of area median income and at least another 10% affordable to those earning up to 150% of area median income, depending on project feasibility. The rental projects will also target some households earning at or below 60% of area median income and lower depending upon subsidy program requirements.
- Projections are based on no fewer than four (4) units per acre. However, given specific site conditions and financial feasibility it may be appropriate to decrease or increase density as long as projects are in compliance with state Title V and wetlands regulations.
- Because housing strategies include some development on privately owned parcels, production will involve projects sponsored by private developers through the standard

²⁵ Massachusetts General Law Chapter 40B, 760 CMR 31.07 (1)(i).

- regulatory process or the “friendly” comprehensive permit process. The Town will continue to work with these private developers to fine-tune proposals to maximize their responsiveness to community interests and to increase affordability to at least 40% to the greatest extent feasible, offering Community Preservation funding where appropriate.
- The projections involve a mix of rental and ownership opportunities. The Town will work with private developers to promote a diversity of housing types directed to different populations with housing needs including families, seniors and other individuals with special needs to offer a wider range of housing options for residents.

Carlisle Planned Production Program*

Strategies by Year	Units < 80% AMI	Units 80%-150% AMI	DDS Housing	Total # units
Year 1 – 2011				
Development of Town-owned property/Benfield Farms	22	4		26
<i>Subtotal</i>	<i>22</i>	<i>4</i>		<i>26</i>
Year 2 – 2012				
Covered under Year 1				
Year 3 – 2013				
Development of Town-owned property/Expand Carlisle Village Court (rental)	6	1		12
<i>Subtotal</i>	<i>6</i>	<i>1</i>		<i>12</i>
Year 4 – 2014				
DDS Housing on Town-owned Conant Land		0	8	8
Accessory apartments	2	0		2
<i>Subtotal</i>	<i>2</i>	<i>0</i>		<i>10</i>
Year 5 – 2015				
Development of Town-owned property	6	2		12
<i>Subtotal</i>	<i>6</i>	<i>2</i>		<i>12</i>
TOTAL	36	7	8	60

Total = 36 affordable units, 7 middle-income units, and 8 DDS units, with a total projected number of housing units created of 60 units.

VII. Housing Action Plan

The strategies outlined below are based on previous plans, reports, studies, the Housing Needs Assessment, and the experience of other comparable localities in the area and throughout the Commonwealth. The strategies are grouped according to the type of action proposed – Planning and

Regulatory Reform, Building Local Capacity, Housing Production, and Housing Preservation. Those strategies included in the A summary of the Housing Action Plan is included as Appendix 3.

A. Implement Planning and Regulatory Reforms

Housing production is contingent not only on actual development projects but on the planning and regulatory tools that enable localities to make well informed decisions to strategically invest limited public and private resources on housing creation. To most effectively and efficiently execute the strategies included in this Plan and meet production goals, greater flexibility will be needed in the Town's Zoning Bylaw, and new tools will be required to capture more affordable units and expeditiously move development forward to completion.

The Zoning Bylaw includes a minimum lot requirement of at least two acres as well as frontage, setback and other requirements that are not conducive to affordable housing and create the need for regulatory relief for any residential development that includes affordable units, most likely through the "friendly" comprehensive permit process, to override local zoning. Additionally, the Zoning Bylaw incorporates a number of provisions that while intended to encourage affordable housing, have not provided sufficient incentives to realize actual new affordable units and should be revisited and revised as necessary.

The Town of Carlisle should consider the following planning and zoning-related strategies to promote the creation of additional affordable units. These actions can be considered as tools that the town will have available to promote new housing opportunities, each applied to particular circumstances and providing a powerful group of resources when available in combination.

1. Adopt Inclusionary Zoning

Current Status: Inclusionary zoning is not currently included in Carlisle's Zoning Bylaw. This mechanism has been adopted by many communities to insure that any new development project over a certain size includes a set-aside in numbers of affordable units or funding to support the creation of affordable housing. This bylaw applies to development that meets local zoning requirements, but many communities have determined it appropriate to incorporate density bonuses in their inclusionary bylaw. As noted above, the Planning Board investigated this proposed strategy in 2006 but chose not to pursue it. The net result of a successful inclusionary zoning bylaw, affordable units scattered throughout the town in developments of a significant size, would be consistent with the overall goals of this plan, so the Planning Board should be encouraged to revisit this option.

Next Steps: There are a variety of bylaws that have been adopted in localities throughout the state that vary considerably based on requirements. The Board of Selectmen and The Carlisle Planning Board should explore models and prepare a zoning amendment that is best suited to the community. This amendment should be presented at a Public Hearing and if approved, presented by the Planning Board to Town Meeting for adoption.

Timeframe: Current

This process could be accomplished within the next two years, ready for vote by Town Meeting in 2012 or 2013.

Resources Required: Possible need for funding for consultant services to assist in the development of a bylaw.

Projected # Affordable Units Produced: Ideally the adoption of this bylaw would lead to the production of actual housing units, however, at a minimum the Town expects that this bylaw would lead to payments in lieu of actual units to help capitalize the Affordable Housing Trust Fund (see Section VII.B.3).

2. Amend Residence District M Bylaw to allow for 10 units/acre if development is linked to a wastewater treatment plant.

Current Status: The new school wastewater treatment plant has been constructed. Adding other facilities to the wastewater plant would require approval of several local and perhaps state entities. The plant has excess capacity over the requirements of the Carlisle Public Schools; initial engineering studies have indicated that it is technically possible to connect both the Gleason Library and Carlisle Village Court into this plant. The Carlisle School Committee has expressed a willingness to have the Town pursue this idea as it actually costs them extra to operate the treatment plant with insufficient volumes of wastewater.

Next Steps: If Village Court were tied into this plant, it could allow 12 additional affordable units.

Timetable: Current

Amend the bylaw, and then coordinate over the next 2-3 years with interested parties including the Carlisle Schools and the Council on Aging.

Resources Required: Time of the Planning Administrator and the Planning Board to prepare the zoning amendment and coordinate the necessary approvals. A coordinated effort of many Town boards would then be necessary to develop plans for this expansion.

Projected # Affordable Units Produced: 12 units (8 @ 80%, 4 @ 80-150%), in addition to 18 existing units, as part of strategy VII.C. 1 – Making Town-owned land available for affordable housing.

3. Expand Use of Section 3.2.1.2 of the Zoning Bylaw (Allowing by right conversion to two-family dwellings for houses built prior to May 1962)

Current Status: The Zoning Bylaw permits “the alteration and use of a single-family dwelling existing on the effective date of this bylaw (May 11, 1962) as a dwelling for two families, provided that the lot on which it is located conforms to the area and width requirements for new lots in the same district”.²⁶ This pre-1962 by-right conversion bylaw has not been well used to date.

Next Steps: Identify which properties are eligible under this bylaw (built prior to May 11, 1962) and coordinate a mailing to the owners of these properties to inform them about the bylaw and promote its use. The Planning Board should also consider amending the bylaw to extend its use beyond May 11, 1962 on an as-of-right basis if the secondary units are converted as affordable per the requirements of Chapter 40B or as DDS residences and can be counted as part of the Towns Subsidized Housing Inventory.

Timetable: Five-year Plan

²⁶ Section 3.2.1.2 of Town of Carlisle Zoning Bylaws.

Resources Required: Staff time of Planning Administrator or Assessor to prepare list of properties, coordinate a mailing as well as the costs of mailing.

Projected # Affordable Units Produced: 8 units of DDS housing, to provide for this need and as part of strategy VII.C. 1 – Making Town-owned land available for affordable housing.

4. Waive or Reduce Permit Fees for Affordable Housing

Current Status: Many communities are waiving application/permit fees for affordable housing developments, either for certain types of projects or on a case-by-case basis. Waivers are becoming more important to gaining funding from potentially supportive funding agencies. All regulatory fees become part of a development budget that affects the affordability of the housing produced. The waiver of regulatory fees is an area where the Town might have some capability of directly affecting project costs and affordability.

Next Steps: The Town of Carlisle should consider making fee waivers or fee reductions an institutionalized part of the Town's housing efforts. The proposed Carlisle Housing Trust should work with the Planning Board, Board of Selectmen and Housing Authority to determine what types of projects would qualify for this waiver (e.g., non-profit developers, projects that require housing subsidy funds to be feasible, projects meeting Planned Production requirements) and the projected amount of foregone revenue that would result.²⁷

Timetable: Immediate

Resources Required: Foregone revenue received from the amount of fees waived in support of new affordable unit development.

Projected # Affordable Units Produced: This action is unlikely to by itself create affordable units, however, it represents a commitment on the part of the Town to support new affordable unit production that will help leverage other public and private resources for project financing and contribute to project affordability.

Strategy put into practice: The Benfield project was limited in size to overcome concerns about one neighborhood carrying the “burden” for the entire town and to garner public support through enabling Town Meeting votes. It was also limited by required affordability levels due to CPA funding support for the land purchase, design, and infrastructure. These further limited any benefits from economies of scale, making the normally tight economics of affordable development even tighter. Unexpected expenses for the project developer have required the town to respond with a series of efforts to provide funding to help defray surveying, reporting, and filing fees for both State and local filings.

5. Streamline Permit Approval Process for Affordable Housing

Current Status: It is essential that every locality have a local regulatory process that protects the town from development that is not in the best interest of its citizenry. A

²⁷ Filing fees for the Benfield Farms development were reduced significantly by the BOA at the opening of the hearing. Even though NOAH did not qualify as a LIP, the BOA applied the LIP fees to the project in acknowledgment of the Town's investment in the project through the purchase of the land, and funding for infrastructure and other development costs.

number of communities have attempted to make the regulatory permit process easier to navigate, providing greater guidance to applicants on requirements and more predictability in the process. While the processing of building permits for single-family homes results in a relatively quick turn-around, regulatory approvals involving larger projects are likely to deserve greater scrutiny but frequently encounter substantial and unproductive red tape and delays.

The ZBA, Planning Board, Conservation Commission, and Board of Health have recently adopted new regulations regarding the establishment of a Town Advisory Group (TAG) for developments of 4 or more units. A TAG will consist of representatives from key land use boards and Town staff with the relevant expertise necessary to assist the local board or agency in reviewing a development application. The use of an advisory group is seen as benefiting both the Town and the applicant for a development permit, endorsement or approval. The TAG will seek to clarify, frame or resolve issues outside of the formal hearing process and to then provide recommendations to the local board considering the development.

Next Steps: Refine and enhance the TAG process based on experience with its application on actual projects.

Timetable: Ongoing

Resources Required: Donated time of volunteer board and committee members and staff involved in implementing the TAG process.

Projected # of Affordable Units Produced: This action is unlikely to by itself create affordable units, however, it represents a commitment on the part of the Town to support new affordable unit production that will help expedite development and contribute to project affordability.

B. Build Local Capacity

In order to carry out the strategies included in this Housing Plan and meet the Planned Production goals, it will be important for the town of Carlisle to build its capacity to promote affordable housing activities. This capacity includes gaining access to greater resources – financial and technical – as well as building local political support, developing partnerships with public and private developers and lenders, and creating and augmenting local organizations and systems that will support new housing production. This Plan incorporates an organizational structure for the implementation of the strategies and continued oversight of housing policy and initiatives in Carlisle. This structure involves a division of functions in compliance with current legislative opportunities, in recognition of existing entities, and in keeping with what is working in other communities.

1. Continue Educational Campaign

Current Status: The issue of affordable housing has been debated in Carlisle over the course of the last couple of decades as opportunities to produce affordable units have evolved. In most circumstances, plans have ultimately been abandoned due to lack of adequate support. Nevertheless, affordable housing is becoming more visible in the community with the passage of the Community Preservation Act, with the pending development of Benfield Parcel A, and with increasing interest from developers in submitting Chapter 40B comprehensive permit applications. Most residents are aware of

escalating housing prices and some are encountering difficulties affording housing in Carlisle.

As described in Section III of this Plan, *Progress Measured Against the 2005 Affordable Housing Plan*, the CHA has pursued numerous educational and outreach efforts to provide useful information to community residents and important feedback to Town leaders on local concerns and suggestions.

Next Steps: Continued educational and outreach efforts are essential. The *Carlisle Mosquito* continues to be an important local resource for disseminating information on affordable housing efforts.

Timetable: Current

Resources Required: Staff support from the Housing Coordinator and involvement of the Carlisle Housing Authority and Housing Trust.

Projected # Affordable Units Produced: Unlikely to have a direct impact on actual unit production.

2. Reestablish the Carlisle Municipal Land Committee

Current Status: The Carlisle Municipal Land Committee (CMLC) Committee was established by Town Meeting in 1997 to “assess, plan and put forward recommendations regarding the future needs and use of municipal land” and was composed of representatives of all Town boards and committees including the Board of Selectmen, School Committee, Planning Board, Trails Committee, Recreation Committee, Conservation Commission, Finance Committee, and Board of Health to reflect a range of public interests within the Carlisle community. In the past, the Committee has been helpful in evaluating the Town’s land holdings and determining appropriate land uses based on site conditions and local needs. It had the foresight in 1999 to seek bonding authority for \$10 million from Town Meeting for a municipal land fund to facilitate land purchases. While this bonding authority was presented as “not nearly enough” it was reduced by half and eventually eliminated at the time in anticipation that the request was “not dead, just resting”. Land is considerably more expensive now than in 1999, and the reconsideration of Town-owned land for Town use is even more critical.

The Committee has not held a meeting since 2002; since 2004 the Town has been focusing on the development of the 46-acre Benfield property. In the current economic climate, with even more limited Town funds for land acquisition, it would be useful to reconstitute the Municipal Land Committee to undertake a targeted assessment of public property and proposed uses. Any properties with potential for development of affordable housing should be identified and reported to the Housing Trust.

Next Steps: The Board of Selectmen should reactivate the Carlisle Municipal Land Committee, appointing new membership and providing a mandate for a thorough review of Town-owned property with potential for affordable housing. The Housing Trust should then develop a feasibility study of any identified property, with particular attention to the goals of this Housing Production Plan.

Timeframe: Current

Resources Required: Donated time of Municipal Land Committee and Housing Trust members with possible infusion of additional resources such as CPA funding to evaluate properties including site conditions.

Projected # Affordable Units Produced: This action leads to the production of units indirectly as it identifies new resources – property – to support housing creation activities.

C. Housing Production

To accomplish the actions included in this Housing Plan and meet production goals, it will be essential for the Town of Carlisle to reach out to the sources of public and private financing to secure the necessary technical and financial resources. After the hard work and success of The Benfield Project: purchase of the land, successful RFP and ZBA grant of a Comprehensive Permit, it may take three rounds of seeking financing to finally get the housing built.

While some of the units produced will rely on the participation of existing homeowners, most of the production will require joint ventures with developers – for profit and non-profit – to create affordable units. For example, competitive Requests for Proposals (RFP's) are necessary for the selection of developers of Town-owned property. An RFP was prepared and successfully responded to, for the development of the Benfield Parcel A Project. For profit developers continue to express interest in developing housing in Carlisle, and there are numbers of non-profit organizations that have successfully completed affordable housing projects throughout the Boston area.

In addition to the active participation of the development community, it will be important for Carlisle to actively seek support from state and federal agencies. The production of a substantial number of new affordable units will likely require subsidies beyond what remains available in the Community Preservation Fund. CPA funding is likely to subsidize little more than a couple of affordable units per year, whereas the Planned Production goals project the production of at least eight affordable units annually. In addition to the state's Department of Housing and Community Development (DHCD), other state and quasi-public agencies that have resources to support affordable and special needs housing include: MassHousing, MassDevelopment, Department of Mental Retardation, Department of Mental Health, Community Economic Development Assistance Corp. (CEDAC), Massachusetts Housing Partnership Fund, and Massachusetts Housing Investment Corporation (MHIC). Because affordable housing is rarely developed without private financing, project developers will need to reach out to private lenders as well.

The affordable housing production strategies can be divided into four general categories of development:

1. Development of Public Property

The development of Town-owned property is planned to help launch Town-initiated production efforts with the first project, the development of the Benfield Parcel A site, projected to cover the next two years of Carlisle's Planned Production Program. There are also other identified Town-owned parcels that might be made available for development over the next five years to create new affordable housing including both ownership and rentals.

2. Scattered-site Development

This Plan seeks to locate smaller-scale development geographically throughout town. Additionally, the promotion of affordable accessory apartments will also be scattered throughout Carlisle without significant changes to the built or natural environment.

3. *Private Development*

In order to meet Planned Production goals, it will likely be necessary for Carlisle to find ways to work cooperatively with private developers, for profit and non-profit, in the creation of affordable housing. As noted in Section III above, a set of General Performance Standards for Development have been adopted to provide guidance on what type of housing proposals are likely to be acceptable to the Town and to negotiate with developers towards insuring that new development will satisfy local needs and priorities.

4. *Conversion of the Existing Housing Stock to Affordability*

Options for converting existing housing to some level of affordability should be explored.

The Housing Authority had preliminary discussions in 2008 with the Department of Developmental Disabilities (DDD) regarding establishing a group home in Carlisle and a follow-up site visit with two group homes (in Billerica and Bedford). These are state-financed, state operated homes with between 5 and 8 bedrooms (8 units are designed as a two-family home) where each bedroom would count as a unit in our subsidized inventory. Carlisle's only responsibility would be to provide buildable land and act as a sponsor with the ZBA and Board of Health. A four-acre site on the Conant Land would be ideal for this project.

The following strategies provide the basic components for the Town to meet its housing production goals:

1. Make Town-Owned Land Available for Affordable Housing

Current Status: The contribution or "bargain sale" of land owned by the Town but not essential for municipal purposes is a substantial component of Planned Production goals and will enable Carlisle to proactively launch its housing efforts.

Next Steps: The Housing Trust should conduct a preliminary feasibility analysis on existing Town-owned parcels as has already been discussed in this plan.

Following the necessary approvals, the Housing Coordinator should work with the Housing Trust to prepare a Request for Proposals (RFP) to solicit interest from developers based on the Town's specific project requirements and select a developer based also on identified criteria included in the RFP. It is likely that the projects will require densities or other regulatory relief beyond what is allowed under the existing Zoning Bylaw, and the Housing Trust may be able to obtain this relief through normal channels, if community support is assured, or use the "friendly" comprehensive permit process through DHCD's Local Initiative Program (LIP) or MassHousing's Housing Starts Program, for example. Additionally, the Housing Trust will need to be involved in attracting the necessary financial, technical and political support. Evidence of municipal support is often critical when seeking financial or technical assistance from state or federal agencies.

Carlisle considers the following process when planning for the development of Town-owned land:

- *Conduct preliminary feasibility analysis on potential development sites.*
The first responsibility for this action, besides the proposed Housing Trust, will be Town staff or representatives from other boards and committees who are capable of providing technical input as to whether a particular site is feasible for housing development and what constraints must be considered in preparing development plans. Additionally, the Town might explore technical assistance funding from the state's Priority Development Fund or other entity to hire a consultant(s) to conduct the necessary preliminary feasibility analysis.
- *Secure approval from Town Meeting to convey parcel for development to incorporate affordable housing,*
The proposed Housing Trust should make this request and provide supportive documentation regarding the proposed project.
- *Prepare and issue a Request for Proposals (RFP) for developers that includes project guidelines (e.g., approximate size, density, ownership vs. rental, target market/income mix, level of affordability, design issues, community preference criteria, siting, financing available, ownership and management, other stipulations) and selection criteria.*
The Housing Trust should work with The Housing Authority and Carlisle's Chief Procurement Officer on this task.
- *Select developer.*
Once again the Housing Trust should work with the Housing Authority and the Town's Chief Procurement Officer on this. It will be important for the Town to conduct a fair and rigorous selection process for reviewing proposals to insure that it designates the most capable developer. The Town might consider a selection process with two phases. First, all applicants must meet specific threshold requirements for their proposals to be considered competitive. These threshold criteria might include:
 - Successful construction experience as a contractor of residential property of at least a certain specified number of units, based on size of the project in question, during the past five years.
 - Demonstrated knowledge and capacity to meet the requirements of the state's Building Code.
 - Taking into account current workload, demonstrated borrowing capacity to carry private construction loans of a specified threshold based on the size of the particular project.
 - Taking into account current workload, ability to begin construction within a specified period following designation.

All respondents to the RFP who pass the threshold requirements would then be evaluated and ranked according to competitive selection criteria such as:

- Level of construction experience and capacity.
- Level of financial ability and capacity.
- Cost and price projections (applicants are evaluated according to how the proposal strikes a balance between project quality and cost).
- Quality of the proposed design and product.

- Cost control ability and current capacity.
- Experience working with government-assistance programs.

Based on the proposals and references, the proposals are evaluated and ranked with the most highly qualified respondent earning designation. All of this information should be formally documented.

- *Prepare and finalize plans and budget.*
The designated developer is responsible for this task with guidance from the Housing Trust.
- *Secure regulatory approvals.*
The designated developer is responsible for obtaining regulatory approvals with guidance from the Housing Trust, the Town Advisory Group (TAG), and other Town boards and committees. As the designated Town Committee responsible for housing, the proposed Housing Trust can also be helpful in intervening, as appropriate, to expedite approvals and lend local support.
- *Secure financing.*
The designated developer will ultimately be responsible for obtaining project financing, including both public and private sources. Support from the Housing Trust will be helpful, and letters of support from the Town, including the Board of Selectmen, will be critical in applying for subsidies where needed. Also, Town Meeting approval will be required for CPA funding.
- *Conduct closing including conveyance of property to the developer.*
The Town will prepare and enter into an agreement that will contain all of the terms of the development and the respective responsibilities of the Town and developer including the disposition of the property for a nominal value representing the Town's commitment to the affordability of the new housing.
- *Secure building permits.*
The designated developer will take the lead.
- *Start construction.*
The designated developer will be responsible.
- *Market and select tenants/owners for affordable units.*
The Housing Authority could assume these roles while local realtors could be involved in marketing the market rate units. The Housing Authority is working on an agreement with the Chelmsford Housing Authority to perform much of this work.

It is important to recognize that if Carlisle can demonstrate the associated need and the absence of any disparate impacts on the Affirmative Fair Marketing Plan, it may be able to designate up to 70% of the available units in both rentals and ownership projects as "local or community preference units." The Town will establish the criteria for these set-asides using state, local and community preference criteria. Other communities have included municipal employees or any employees in the town in their definition for receiving priority consideration

for new available units under community preference criteria. The Board of Selectmen should establish local policy on the definition of community preference. Nevertheless, all developments must be affirmatively marketed throughout the region to meet Fair Housing requirements and have the affordable units counted as part of the Town's Subsidized Housing Inventory.

- *Complete construction.*
The developer will be responsible.
- *Occupy property*
The designated developer will be ultimately responsible with support from the Housing Authority.
- *Manage property.*
The professional management of new rental housing is critical to the future viability of the development, and the management entity must have a proven track record and be approved by the Housing Trust. If the proposed project sponsor does not have the expertise to undertake project management functions, it should work with the Carlisle Housing Authority to identify a private company, capable non-profit organization, or the Housing Authority itself to assume these important management functions.
- *Monitoring of affordability including annual income recertification of tenants in affordable units in the case of rentals and resales in affordable homeownership projects.*
The Carlisle Housing Authority could consider assuming these responsibilities.

An example of a 6-acre Town-owned site to be developed through Town sponsorship as a rental project might be configured as follows:

- *Project Configuration:* Rental project at 4 units per acre with 50% of the units affordable to those households earning at or below 80% of area median income. Total of 24 two-bedroom units, at least 12 affordable units.
- *Total Development Costs:* Assume rough total development costs per unit of \$180,000 and no acquisition costs; project would involve a total budget of approximately \$4,320,000.
- *Total Operating Expenses:* Assume total operating expenses of \$400/unit or \$115,200 annually.
- *Total Operating Income:* Assuming Section 8 rental subsidies for 12 affordable units of \$1,266 per unit (existing HUD Fair Market Rent for two-bedroom units) and market rate rentals of \$1,800, total project income would equal about \$441,504 annually. This amount could support debt of approximately \$3.5 million after operating expenses.
- *Financing Gap:* Gap of \$820,000 or approximately \$34,000 per unit, however rental subsidies are a critical component and gap would be considerably more without project-based or other rental vouchers.

All 24 units could be counted as part of the Town's Subsidized Housing Inventory because this is a rental development.

If the same site was to be developed for ownership, the following scenario is offered:

- *Project Configuration:* Homeownership project on a 6-acre site at 4 units per acre with 50% of the units affordable to those households earning at or below 80% of area median income. Total of 24 three-bedroom townhouses.
- *Total Development Costs:* Assuming rough total development costs per unit of \$200,000 and no acquisition costs; project would involve a total budget of approximately \$4.8 million.
- *Projected Purchase Prices:* \$110,000 per affordable condominium townhouse (assumes condo fee of \$350 per month) and \$350,000 per market rate townhouse totaling \$5.52 million.
- *Financing Gap:* There is no financing gap in this scenario and project could support four additional affordable units or acquisition costs of \$720,000 without subsidies.

Under this scenario, only the affordable homes, or 12 units, could be counted as part of the Town's Subsidized Housing Inventory unless legislation is approved that would allow homeownership units to be double-counted as has been proposed in the past.

If the project was to insure affordability of all of the 24 units, cost estimates are as follows:

- *Project Configuration:* Homeownership project on a 6-acre site at 4 units per acre with 100% of the units affordable to those households earning at or below 80% of area median income. Total of 24 three-bedroom townhouses.
- *Total Development Costs:* Assuming rough total development costs per unit of \$200,000 and no acquisition costs; project would involve a total budget of approximately \$4.8 million.
- *Projected Purchase Prices:* \$160,000 per affordable home totaling \$3.84 million
- *Financing Gap:* There is a financing gap of \$960,000, or \$40,000 per unit. CPA funding might cover at least some of the projected gap but other resources would have to be tapped.

Timetable: Ongoing

Resources Required: Staff time of the Housing Coordinator to work with the Housing Trust, The Housing Authority and the Town's Chief Procurement Officer to prepare a Request for Proposals, coordinate the developer selection process and oversee development and construction, marketing and tenant/owner selection and occupancy. In addition to costs of coordinating development, resources will be required to help subsidize the development. Comprehensive permits typically do not involve external public subsidies but use internal subsidies by which the market units in fact subsidize the affordable ones. Many communities have used the "friendly" comprehensive permit process to take advantage of these internal subsidies, to create the necessary densities to make development feasible, and to make it easier to navigate the existing regulatory system. Other communities are finding that they require public subsidies to cover the costs of affordable or mixed-income residential development and need to access a range of programs through the state and federal government and other financial institutions to accomplish these objectives. Because the costs of development are typically significantly higher than the rents or purchase prices that low- and moderate-income tenants can

afford, multiple layers of subsidies are often required to fill the gaps. Sometimes even Chapter 40B developments are finding it useful to apply for external subsidies to increase the numbers of affordable units, to target units to lower income or special needs populations, or to fill gaps that market rates cannot fully cover.

It is likely that a number of financial and technical resources will be required to produce affordable units in Carlisle. Carlisle is fortunate to have Community Preservation Act funding available to support affordable housing but the State's match has declined precipitously so Carlisle will also need to explore the following resources to make affordable housing development feasible in addition to the Town-owned property conveyed or leased at a nominal price:

- Predevelopment funding from the state's Priority Development Fund, CEDAC, MHIC, Life Initiative, etc.
- Federal HOME Program financing of up to \$65,000 per unit administered through DHCD for a range of housing activities. These are competitive funding sources, and DHCD typically accepts proposals through two funding rounds per year.
- Possible federal financing through Low Income Housing Tax Credits to developers of affordable housing that provide significant equity into a development. The allocating agency is DHCD and there are typically two funding rounds per year. These funds are directed to rental properties solely and are extremely competitive.
- Section 202 federal financing to non-profit organizations for the development of rental housing targeted to very low-income seniors or those with disabilities.
- Affordable Housing Program grant funding from the Federal Home Loan Bank Board, applied through participating banks.
- Rental subsidies through the Project Based Section 8 Program or individual Section 8 vouchers (this program is administered through the state, Housing Authorities and regional non-profit organizations, but the state issued too many Section 8 vouchers last year and there has been a moratorium on new vouchers. This is anticipated to be a temporary situation, however, HUD keeps cutting back on the funding for this important program.
- Section 8 to Homeownership Program, enabling Section 8 subsidy recipients to access homeownership. This program is beginning to be implemented in the state.
- Additional resources that are directed solely to first-time homebuyer projects to make homeownership more affordable including the Soft Second Loan Program, Purchaser-Based HOME Program and MassHousing First-Time Homebuyer financing.
- Financing from CEDAC to support innovative forms of affordable housing including SRO's, transitional housing, limited equity cooperatives, etc. and to preserve existing affordable housing developments.
- OneSource Loan Program is a streamlined financing program offered jointly by MHIC and Massachusetts Housing Partnership Fund offering construction and permanent financing in a single package.
- LISC, a national intermediary organization, is providing capacity building grant support to community based organizations operating in the suburban ring of Boston to support new housing development.
- Other state funding programs.

Projected # Affordable Units Produced: 55 to 60 units, plus 5 to 8 middle-income units.

2. Incorporate Accessory Apartments in the Subsidized Housing Inventory

Current Status: Carlisle allows accessory apartments through a special permit as long as the units are in compliance with a number of other requirements. The Town currently counts about a dozen permitted accessory units but there are also considerable numbers of unpermitted accessory apartments that remain “under the radar.” At this time, none of these accessory units, legal and illegal, can be counted in the Town’s Subsidized Housing Inventory because they do not meet the state’s Chapter 40B affordable housing requirements.

Carlisle’s housing stock is conducive to the development of accessory apartments because so many of the houses are substantial in size. The Housing Needs Assessment has identified that there are low-income households in Carlisle who are finding it difficult to pay their taxes and housing expenses. Carlisle should consider incentives to encourage owners to enter into at least a short-term agreement to maintain their accessory unit as affordable, such as property tax relief. The exemption of property taxes might be especially attractive to elderly owners living on fixed incomes. Having more options available in the housing market, such as small rental units, will serve unmet local needs.

Next Steps: As discussed previously, the Town’s AAA Program is expected to be implemented in the near future.

Timeframe: Current

The plan will be implemented within the next year.

Resources Required: Staff time from the Housing Coordinator. Inspections and other costs related to Program administration could be covered by modest processing fees. The costs of monitoring the Program could be supported by fees derived from participating homeowners (perhaps \$25.00 annually). Additionally, if the Town were to offer tax relief to participating owners, it would forego a certain amount of tax revenue annually.

Projected # Affordable Units Produced: 4 to 8 units

3. Support Scattered-Site Housing

Current Status: Many communities are looking for opportunities to create affordable housing through efforts that will spread the impacts of new housing production throughout the community so as not to overburden any particular neighborhood and to limit the potential impacts of larger concentrated developments on current Carlisle residents and the quality and quantity of their water supply. There are smaller lots, both Town-owned and privately-owned, that are geographically spread throughout Carlisle that might accommodate more limited numbers of new housing units in support of Planned Production goals and local needs.

Next Steps: The Town can work with for profit and non-profit developers to develop new infill housing on available vacant sites scattered throughout town. The Town can play a helpful role in supporting developers in applying for subsidies to insure that at least some of the units are affordable and can be included in the Town’s Subsidized Housing Inventory; can negotiate “friendly” Chapter 40B projects through DHCD’s Local Initiative Program, MassHousing’s Housing Starts Program, or the Federal Home Loan

Bank Board's New England Fund. Additional resources to support such development can be accessed through the state and federal governments (Examples are listed in the above strategy).

Habitat for Humanity has expressed great interest in developing new affordable homes in Carlisle and continues to look for donated public and private land on which to build. Organizations that support special needs housing are active throughout the Boston area and may have an interest in developing group homes in Carlisle. There are also excellent models of small comprehensive permit projects in other communities that incorporate several income tiers to meet the housing needs of those within a wide range of incomes.

Timeframe: Five-Year Action Plan

Resources Required: It will be helpful for the Housing Trust to support such efforts and, when possible, make scattered Town-owned parcels available for affordable housing development through Requests for Proposals.

Projected # Affordable Units Produced: 3 units

4. Convert Existing Housing Units to Affordability

Current Status: Because Carlisle has a very limited supply of affordable housing that is eligible for inclusion in the state-defined Subsidized Housing Inventory, currently only 20 units, the Town should explore a range of options for creating new affordable units and should not overlook the potential of working with for profit, non-profit and local residents on strategies to not only preserve the affordability of the existing housing stock but to, when possible, convert existing market units to state-defined "affordable" units. This strategy is particularly challenging in Carlisle because of the very limited supply of multi-family rental properties and condominiums that are typically the most feasible targets for "buy-down" initiatives aimed at purchasing, improving, subsidizing and reselling or leasing units in accordance with Chapter 40B requirements. Most towns that are embarking on purchase-rehab programs, including communities with high market values, are focusing on multi-family properties with at least two units. Even purchasing homes at the lower end of the price range, in the low \$400K range, will require a subsidy of almost \$300,000 to improve and make the unit available to a low- or moderate-income household – too much to pay in subsidy for the production of a single unit. Additionally, because of the high total development costs, it is unlikely that the project would qualify for state subsidy programs.

Next Steps: In addition to incorporating accessory apartments into the Subsidized Housing Inventory as described in strategy VII.C.2. above and promoting the use of Section 3.2.1.2 of the Zoning Bylaw (Allowing the By Right Conversion to Two-Family Dwellings for Houses Built Prior to May 1962) described in Section VII.A.3, the Housing Trust should conduct outreach to local residents to solicit interest in redeveloping their properties to create new affordable units that can help the Town meet its production goals. It may be that some owners are willing to donate all or part of their properties for new development by Habitat for Humanity or another identified organization. Others might be willing to sell their properties at some discount in exchange for federal tax advantages or property tax relief. Still other owners might have properties that can be redeveloped into at least four units, assuming the need for regulatory relief, such that one or two of the units could be developed as affordable as either rentals or condominiums.

Another option is to try to convert existing units in the Malcolm Meadows development into the town's Subsidized Housing Inventory.

- *Elderly Occupied Units*
Another possible option is for the Town to work with elderly homeowners who are living on very limited incomes to enable them to live in their homes for as long as they would like by offering sufficient financial incentives in exchange for a long-term affordability restriction (to the greatest extent possible with restrictions in perpetuity and resales indexed to HUD area median income). This restriction has the effect of ensuring that when the house is sold it will be affordable and sold to a buyer who has an income at or below 80% of area median income and includes the appropriate income and resale conditions to "count" as part of a community's state-defined Subsidized Housing Inventory under Chapter 40B. The financial incentives include funds for both building improvements, which would insure the physical viability of the property over time, plus an annuity, which would provide the owner with a steady long-term income stream. This annuity might come from CPA funds. Another option is to offer the additional incentive of an exemption from property taxes.
- *Conversion of Existing Units to Affordability*
The Housing Trust should explore how some of the units at Malcolm Meadows might possibly be converted to affordability. At this time, the units are selling for up to \$475,000. These units do not currently qualify for inclusion in the Town's state-defined Subsidized Housing Inventory. The Town might, through the Housing Trust, purchase units as they come on the market, subsidize them with CPA funds or other funding sources, place deed restrictions on the units and have them counted and maintained as affordable well into the future.

Under the ownership option, the new Housing Trust could coordinate development as follows:

- Acquire the property through the Affordable Housing Trust Fund that has been capitalized by a number of resources;
- Make the needed improvements using the Affordable Housing Trust Fund as well as bidding out work to local contractors;
- Undertake project marketing to locate qualified purchasers and conduct a lottery working with a participating lender to pre-approve applicants for mortgage financing;
- Select purchaser(s) through a lottery (if there is only a single unit involved it is difficult to justify using community preference, whereas doing several units would enable the Town to insure that up to 70% of the units go to applicants with a connection to Carlisle);
- Prepare and complete an application to DHCD for the Local Initiative Program to get the unit(s) counted as part of the Town's Subsidized Housing Inventory and to insure long-term affordability; and
- Close on project, executing the deed restrictions (to the greatest extent possible with restrictions in perpetuity and resales indexed to HUD area median income) and turning the deed over to qualifying homebuyer(s).

Timeframe: Five-Year Action Plan

Resources Required: Staff time from the Housing Coordinator to work with the Housing Trust to coordinate projects including support for securing subsidy funds. See strategy VII.C.1. above for list of possible funding sources.

Projected # Affordable Units Produced: 4 affordable units

D. Housing Preservation

Housing production is critical, but the Town also needs to be concerned that it does not lose current as well as future units counted as part of its Subsidized Housing Inventory and provides resources to support the deferred home maintenance needs of seniors.

1. Monitor Affordability of Subsidized Housing Inventory

Current Status: Based on how housing was financed, how long the affordability requirements were established, and other stipulations in affordability agreements, the affordable status of housing units may be in jeopardy in many communities in the future. Carlisle's existing Subsidized Housing Inventory – the 18 rental units for seniors at Carlisle Village Court – has use restrictions in place to protect affordability through the Department of Agriculture's Rural Housing Services Section 515 Program as well as Section 8 Project-Based assistance for eight units. The Section 8 assistance was due to expire on November 29, 2004, and the use restrictions for all 18 units are listed at risk by 2010 in the Massachusetts Registry of Subsidized Mortgages or HUD Project-Based Rental Assistance.

Next Steps: It is important to insure that all affordable housing units that are produced remain a part of the Town's Subsidized Housing Inventory, in perpetuity if possible. The Housing Trust, working with the Housing Coordinator, should closely monitor developments with affordable units, and the Town should intervene if necessary to maintain the units as affordable through the courts or through purchase and refinancing if necessary. Certainly the owners of the Carlisle Village Court project should be contacted to insure that all necessary attention is focused to keep these units affordable. New affordable units that come into the Inventory should be designated as affordable for as long a period of time as possible and, in the case of homeownership, with resale restrictions indexed to changes in HUD's area median income as opposed to market value.

Timeframe: Ongoing

Resources Required: Staff time from the Housing Coordinator.

Projected # Affordable Units Produced: While this strategy is unlikely to create new affordable units, it is essential for maintaining existing affordable units.

2. Help Qualifying Homeowners Access Housing Assistance

Current Status: There are state resources available that provide financial and technical support for qualifying owners of homes that need repair, upgrading and de-leading. Many seniors living on fixed incomes are finding it increasingly difficult to afford the costs associated with rising taxes and home improvements and as a result have deferred property maintenance needs. Additionally, some seniors and those with special needs require special handicapped adaptations and repairs to help them remain in their homes. Carlisle residents might also benefit from technical and financial support in the case of septic failures and Title V compliance issues. The Town should explore options for accessing funding to support home repair needs through a regional non-profit, special funding application to DHCD, through MassHousing programs, or through a collaborative effort with nearby communities.

Next Steps: Through the ongoing community educational campaign recommended in Section VII.B.1., important information on housing improvement resources will be disseminated, both to real estate professionals, local organizations and community residents. The Council on Aging is also an important resource for providing seniors with information on available resources.

Timeframe: Ongoing

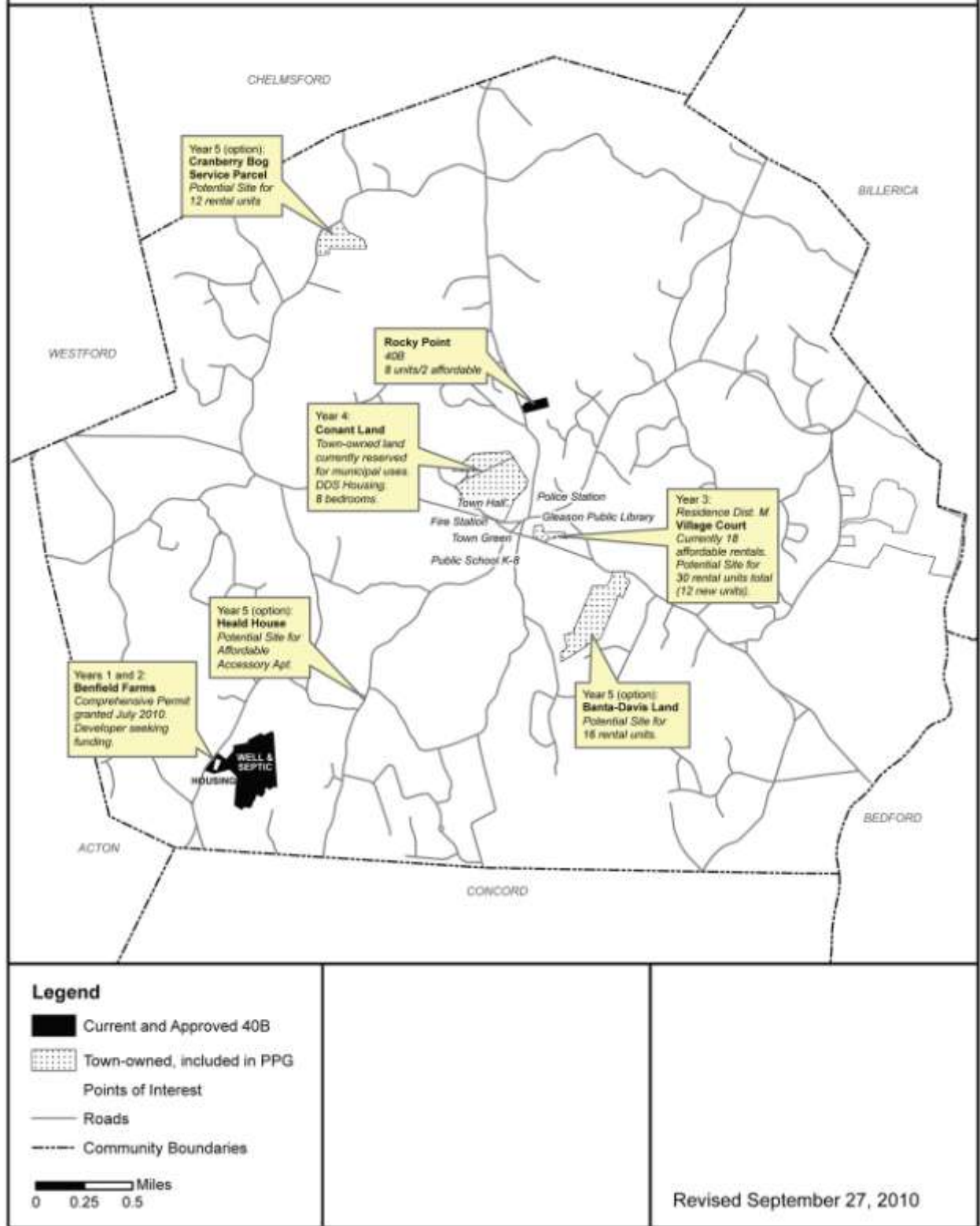
Resources Required: The Town, through its Council on Aging, Housing Authority and the Housing Trust, should provide the necessary education and referrals to programs sponsored by Community Teamwork, Inc., Southern Middlesex Opportunity Council, Inc. (SMOC) and MassHousing for example, which provide low-cost financing for repair needs including de-leading, septic systems and other home improvements. The Housing Coordinator would also be available to answer inquiries, make appropriate referrals and provide community outreach on available resources.

Projected # Affordable Units Produced: Unlikely to produce new affordable units but instrumental in helping seniors and others with special needs remain independent in their homes.

VII. Description of Use Restrictions

As has been indicated in various sections of this Housing Plan, the Town of Carlisle is committed to maintaining its Subsidized Housing Inventory for as long a period as possible. Deed riders or affordable rental restrictions should assure continued affordability in perpetuity to the greatest extent possible. The resale prices included in homeownership projects should be indexed to HUD's area median income as opposed to market value to better assure this affordability over the long-term. The annual recertification in the case of rental agreements should be the responsibility of the project sponsor who must report annually to a housing entity approved by the Town, perhaps the Carlisle Housing Authority. The responsibility for monitoring resales of affordable homeownership units could be assumed by Citizens Housing and Planning Association (CHAPA), which is performing this function for affordable developments throughout the state.

APPENDIX 1 **Map of Existing and Potential Affordable Housing Sites in Carlisle**



APPENDIX 2

Definition of Affordable Housing

The Chapter 40B definition of affordable housing is as follows:

**CHAPTER 40B:
WHAT IS AFFORDABLE HOUSING?**

1. Must be part of a “subsidized” development built by a public agency, non-profit, or limited dividend corporation.
 2. At least 25% of the units in the development must be income restricted to households with incomes at or below 80% of area median income and have rents or sales prices restricted to affordable levels. Restrictions must run at least 15 years.
 3. Development must be subject to a regulatory agreement and monitored by a public agency or non-profit organization.
 4. Project sponsors must meet affirmative fair marketing requirements.

Source: CHAPA, February 2001

There are a number of definitions of affordable housing, as federal and state programs offer various criteria. For example, the federal government identifies units as affordable if gross rent (including costs of utilities borne by the tenant) is no more than 30% of a household’s net or adjusted income (with a small deduction per dependent, for child care, extraordinary medical expenses, etc.) or if the carrying costs of purchasing a home (mortgage, property taxes and insurance) is not more than 30% of gross income. If households are paying more than these thresholds, they are described as experiencing housing affordability problems; and if they are paying 50% or more for housing, they have severe housing affordability problems.

Affordable housing is also defined according to percentages of median income for the area, and most housing subsidy programs are targeted to particular income ranges depending upon programmatic goals. Extremely low-income housing is directed to those earning at or below 30% of area median income as defined by the U.S. Department of Housing and Urban Development for 2010 (\$27,550 for a family of four for the Boston area) and very low-income is defined as households earning less than 50% of area median income (\$45,900 for a family of four). Low-income generally refers to the range between 51% and 80% of area median income (\$64,400 for a family of four at the 80% level), and moderate-income from 81% to 100%, and sometimes 110% and 120% of median income. The 2010 HUD area median family income for the Boston SMSA is \$91,800. The 110% and 120% translate into family incomes of \$100, 980 and \$110,160.

These income levels are summarized in the table below:

**2009 INCOME ELIGIBILITY GUIDELINES FOR
AFFORDABLE HOUSING IN THE BOSTON AREA**

# Persons in Household	30% of Median Income	50% of Median Income	60% of Median Income	80% of Median Income
1	\$29,300	32,150	35,365	45,100
2	22,050	36,750	40,425	51,550
3	24,800	41,350	45,485	58,000
4	27,550	45,900	50,490	64,400
5	29,800	49,600	54,560	69,600
6	32,000	53,250	58,575	74,750
7	34,200	56,950	62,645	79,900
8+	36,400	60,600	66,660	85,050

2010 Median Household Income for the Boston PMSA = \$91,800 check]

In counting a community's progress toward the 10% threshold, the state counts a housing unit as affordable if it is subsidized by state or federal programs that support low- and moderate-income households at or below 80% of area median income under Chapter 774 of the Acts of 1969, which established the Massachusetts Comprehensive Permit Law (Massachusetts General Laws Chapter 40B). Additionally, most state-supported housing assistance programs are targeted to households earning at or below 80% of area median income, as well as some at lower income thresholds. Middle-income, as defined under Executive Order 418, is up to 150% of area median income or \$111,300.

In general, programs that subsidize rental units are targeted to households earning within 60% of median income, \$45,485 for a family of three, the average household size in Carlisle. However, first-time homebuyer programs typically apply income limits of up to 80% of area median income. The Community Preservation Act allows resources to be directed to those within a somewhat higher income threshold – 100% of area median income

APPENDIX 3

Summary of Housing Action Plan

Actions	# Affordable Units
A. Planning and Regulatory Reform	
1. Adopt inclusionary zoning	*
2. Amend Residence District M	12
3. Promote Zoning Bylaw allowing by-right conversion to two-family dwellings	
4. Waive permit fees	*
5. Streamline the permit approval process	*
B. Build Local Capacity	
1. Continue educational campaign	*
2. Reestablish the Municipal Land Committee	*
C. Housing Production	
1. Make Town-owned land available for affordable housing	55-60
2. Incorporate accessory apartments in the Subsidized Housing Inventory	4-6
3. Support scattered-site housing	(in C.2)X
4. Convert existing housing to affordability	(possibly DDS)
D. Housing Preservation	
1. Monitor affordability of Subsidized Housing Inventory	*
2. Help qualifying homeowners access housing assistance	*

** Indicates actions that are unlikely to directly produce new affordable units by themselves, but are key to creating the resources that will contribute to actual unit creation.*

APPENDIX 4

Local and Regional Organizations

The town of Carlisle has a number of local and regional agencies and organizations available to help support the production of affordable housing or provide housing-related services.

1. Carlisle Community Preservation Committee

The Carlisle Community Preservation Committee (CPC) has been charged with the oversight of funds to be raised through Carlisle's passage of the Community Preservation Act. In September 2000, the Community Preservation Act was enacted to provide Massachusetts cities and towns with another tool to conserve open space, preserve historic properties to create affordable housing and recreational facilities. This enabling statute established the authority for municipalities in the Commonwealth to create a Community Preservation Fund derived from a surcharge of up to 3% of the property tax with a corresponding state match of up to 100%. Once adopted the Act requires at least 10% of the monies raised to be distributed to each of the three categories (open space, historic preservation and affordable housing), allowing flexibility to distribute the majority of the money to any of the three uses as determined by the community. The Act further requires that a Community Preservation Committee of five to nine members be established, representing various boards or committees in the community, to recommend to the legislative body, in this case Town Meeting, how to spend the Community Preservation Fund.

The Town of Carlisle became one of the first communities to adopt the Community Preservation Act at its Annual Town Meeting in 2001. The Town approved a 2% surcharge on most property taxes paid by residents. Carlisle chose to exempt the first \$100,000 of property value; an exemption is also available for residential property owned and occupied by certain low-income residents and seniors.

Carlisle's Community Preservation Committee is comprised of seven members including one representative each from the Board of Selectmen, Planning Board, Historic Commission, Conservation Commission, Recreation Commission and Housing Authority, plus one "Member at Large" appointed by the Board of Selectmen.

Between Fiscal Year 2002 and Fiscal Year 2010, the Town has collected \$2,603,175 in CPA surcharges from taxpayers. During this same period the state has contributed \$1,931,419 in State Matching CPA funds.

Since its adoption of the CPA surcharge, Town has expended \$1,668,234 in the purchase of the Benfield Parcel A (2004) and the preparation of a Master Plan, completed in May 2005, for the creation of affordable housing, recreation, and open space on the property. An additional \$379,000 will be spent to complete the land purchase and related transaction costs. In addition, \$425,000 of CPA community housing funds has been appropriated to the Town of Carlisle Affordable Housing Trust by Town Meeting (2008) to be applied toward the Benfield senior housing infrastructure

CPA Community Housing funds have appropriated by Town Meeting to fund: the capitalization of the Town of Carlisle Affordable Housing Trust (2006 TM, \$50,000); to fund property owner grants for the Affordable Accessory Apartment Program (2006 TM \$90,000); to be used for professional expenses by the Carlisle Housing Authority to develop affordable housing on the Benfield property (2006 TM \$50,000). Some of the appropriated Town of Carlisle Affordable

Housing Trust funds have been used to fund an engineering study for possible Village Court expansion. Affordable Housing Trust funds have also been used to fund Benfield Farms application and conservation fees, which were waived by the Town for the CHA's selected developer. The Board of Selectmen and Housing Authority requested (and it was approved) at 2010 Town Meeting, the appropriation of \$50,000 of CPA community housing funds for the newly created Housing Coordinator position.

As of June 30, 2010, there was a total available (non-restricted) balance of \$300,913 in the community housing fund.

Looking forward, assuming an average increase in the CPA surcharge each year between Fiscal Year 2011 and Fiscal Year 2020, the Town would assess a total of \$4,513,000 in CPA taxes. Assuming the Town was to receive 34% in state matching funds, the State Matching CPA funds would total \$1,461,560. Under this proposed scenario the total CPA funds would total \$5,974,560.00. This Plan outlines additional strategies for investing CPA funds as well as other resources that will be required to meet needs and production goals.

2. Carlisle Housing Authority

In response to rising real estate prices, the Board of Selectmen signed an agreement in 1986 with the state's Executive Office of Communities and Development (precursor to the current Department of Housing and Community Development) to establish a housing authority, under Massachusetts General Laws Chapter 121:Section 3. to address the issue of low- and moderate-income housing in Carlisle. In the fall of 1987 the Housing Authority was approved by Town Meeting and the first members of the Housing Authority were elected in 1988. The Carlisle Housing Authority has four elected board members and one board member appointed by the Massachusetts Governor's Office.

While the Housing Authority does not yet own or manage any subsidized housing, it has been untiring through the years in its quest to produce affordable housing in Carlisle. It was instrumental in the passage of the accessory apartment bylaw as well as a series of attempts at developing particular sites in town. For example, in 1994 the Housing Authority was involved in undertaking a feasibility analysis through a \$4,000 state grant towards the creation of six rental units on almost six acres of land on Russell Street, a parcel that had been willed to the Town by Kay Kulmala. The Kulmala will included a number of possible uses for the site including "civic purposes" with the understanding that if the Town did not use the land it would revert to the Audubon Society. Before the Housing Authority completed the feasibility study, a citizen petition put a Warrant article before Town Meeting directing the Selectmen to sell the property and use the proceeds for conservation purposes elsewhere, which subsequently passed. The land was sold for a private home that included a conservation restriction. Two-thirds of the sale proceeds of approximately \$175,000 went to the Town's Conservation Fund and the remaining third to the Audubon Society. Ironically, the feasibility study, completed just after the Town Meeting vote, showed that proposed project development costs could be covered by rental income from the proposed affordable units.

Undaunted, the Housing Authority continued to seek suitable sites for affordable housing and in late 1994 entered into discussions with a private developer about a 32-acre parcel off of Maple Street. The developer had doubts about the financial feasibility of the Housing Authority's proposal to build affordable housing and eventually the parcel was developed into the 15-unit, high-end Pine Meadows subdivision with house prices in excess of \$1 million, representing another lost opportunity.

The Housing Authority continued to explore opportunities including a proposed land swap of the 37-acre Malcolm land off of Stearns Street and the Congregational Church building and its 5.5-acre lot (to be used for Town offices) for a sum of money and a portion of the Town-owned Banta-Davis land on Bedford Road. The Town instead decided to acquire the Malcolm land from the proceeds of the Kulmala sale for conservation purposes on 13.4 of the acres. The remaining part of the site was eventually acquired and developed by the Carlisle Senior Housing Options group for elderly housing, although none of the units can be counted towards the Town's Subsidized Housing Inventory but given increased housing density and the smaller unit size required by the zoning bylaw, the unit prices, while not in the affordable range, remain somewhat below market.

In 1999, the Housing Authority proposed to build seven affordable apartment units in three buildings on the Conant Land, close to Rockland Road and west of the Fire Station. Town Meeting approved \$30,000 to pay for the initial site and design work. A year later, the Authority received yet another major disappointment when Town Meeting voted against conveying the property to Carlisle Affordable Housing, Inc., a non-profit organization established to coordinate the development. Project opponents once again claimed environmental issues as the reason for their opposition to the development.

Another lost opportunity involved the former St. Irene Church site on Bedford Road, which the Board of Selectmen suggested the Town purchase for "general municipal purposes." Town Meeting defeated the purchase just short of the required two-thirds vote, and the property was subsequently sold to a private developer who built a single-family home.

A major milestone was achieved when upon the motion of the late Phyllis Zinicola, 2004 Town meeting voted to purchase the \$2 million dollar Benfield property located on South Street with Community Preservation Act funds. One of the proposed uses for this land was to develop affordable housing. Fifty thousand dollars of Community Preservation Act (CPA) funding also was allocated to develop a Master Plan for the multi-use Benfield property, i.e., affordable housing, conservation land, and conservation land with recreation uses. Shortly after the purchase, a blue-spotted salamander was identified on the site. The 2006 Special Town Meeting (October) voted to move the originally proposed housing site from the back Benfield lot to the front Lot 1, a fifty-plus year-old hayfield.

In 2006, CHA was instrumental in the passage of the Affordable Accessory Apartment (AAA) bylaw. The Administrative Coordinator/Housing Coordinator position also was created to support the Housing Authority (which up to this had had no Town staff support) and was filled at the end of the year.

In October 2007, the deed to Benfield Parcel A Lot 1, was executed to the CHA by the Town of Carlisle Board of Selectmen. Also in the same year, working with the Council on Aging, the CHA had begun to examine affordable housing demand and examine the changing Carlisle demographics. With the deed executed to the CHA and an Affordable Housing Restriction approved by DHCD, which the CHA had coordinated, it began developing a Request for Proposal (RFP). This work involved outreach to other Town boards and groups, as well as the development of "evaluative criteria." These ranking criteria ranged from architecture, to the inclusion of an elevator, to providing opportunities for residents to garden. All Town residents were encouraged to give input, particularly abutters, who were contacted directly. Feedback could be submitted electronically, on a form sent to abutters, in person or by telephone. By far, the greatest community response was "to be notified of the application process for the senior housing once it was opened." As of July 2010, 89 individuals had submitted such requests.

Also in 2007, the CHA applied for a DHCD Priority Development Grant and a Peer-to-Peer grant. It did not receive the Priority development Grant (due to limitation of funds), but received much encouragement for the Benfield senior housing proposed ground-lease project. The Housing Coordinator received a Peer-to-Peer grant, to work with David Hedison, Chelmsford Housing Authority Executive Director.

At 2008 Town Meeting, the proposed senior Benfield ground-lease received \$425,000 in additional CPA funds to be applied towards necessary septic system, public water supply and road infrastructure (this was in addition to the funds spent on the property). After internal and external review, the CHA issued the RFP requesting proposals for senior affordable ground-lease. Three well-qualified firms submitted high-quality proposals. In December 2008 the CHA ranked NOAH first and its Benfield Farms proposal was selected.

Simultaneously, in June 2008, the Planning Board, with support of the Board of Selectmen, hired a Planning Consultant (Jonathan Witten) to revise the Town's Zoning Board of Appeals Comprehensive Permit Guidelines. In October 2008, the Housing Authority was invited to join a Planning Board meeting with Mr. Witten. One of the requirements of these proposed guidelines (approved by the ZBA in June 2009) was that developers, which wanted Town support, needed to agree to work with a "Town Hall Advisory Group (or "TAG"), reviewing and identifying issues prior to the submission of a Comprehensive Permit Application to the ZBA.

The Housing Authority's selected developer NOAH, enthusiastically agreed to work with the TAG. This review began in February 2009 and continued until October 2009, when NOAH submitted its ZBA Application. In July 2010, after agreeing to extend the hearings, NOAH received its ZBA Comprehensive Permit. In June 2010, the NOAH proposed Benfield Farms received its Conservation Commission Order of Conditions.

As of July 2010 Housing Authority and the NOAH team were looking forward to the next phase, and are working full-steam ahead on a DHCD One-Stop Low Income Housing Tax Credit application due in September 2010.

In addition to working with NOAH on the development of senior housing on the Benfield Parcel; the Housing Authority has continued to work with DHCD on the proposed Affordable Accessory Apartment (AAA) Program. It has developed a DHCD-approved AAA brochure, fair marketing plans and documents; conducted outreach to area lenders for feedback; and worked on the development of a draft rental management agreement with the Chelmsford Housing Authority. . It is in the process of reviewing an Affordable Housing (rental) Deed Restriction with the Planning Board.

The Carlisle Housing Authority continues to support those individuals facing housing and economic crisis and other needs, whether with homeownership, rental, disabled issues or other concerns. Most recently, it has supported numerous Carlisle households facing foreclosure and needing mortgage modification and other assistance (many of them seniors). The CHA continues to identify regional and national resources, in order to provide assistance on the local basis (with a public-private assistance team) to those Carlisle households facing some of the most challenging housing crises.

Finally, the Carlisle Housing Authority has and is continues to be open to working with private developers interested in identifying affordable housing opportunities in Carlisle, who are

interested in Town supported partnerships. The CHA should continue to play an integral part in the future efforts in Carlisle to implement this Affordable Housing Plan.

3. Carlisle Council on Aging

The Carlisle Council on Aging is a Town department that receives partial funding from the Massachusetts Department of Elder Affairs which supports Carlisle seniors' quality of life through a wide variety of services. These services include the operation of the Council on Aging Office which offers social programs for seniors, coordinates monthly lunches, provides an information and referral services ranging from fuel and food assistance, to social work services and independent living assistance. The COA also offers social and community activities and volunteer opportunities. The Council on Aging operates a van, which provides transportation to activities or medical trips as well as on a scheduled basis for grocery and other shopping. The COA offers wellness and fitness classes as well as several yearly cultural speaker series. The Council relies heavily on local volunteers, Community Chest and Cultural Council grants and private local donations to support its services. It has recently received funding from the Lowell Regional Transit Authority to support and expand its van services.

The Council on Aging works with the Town on a program that abates taxes for low-income seniors in exchange for work to the Town, for example, working at a school or library. In addition to this work program, the Town has a tax exemption program for income-eligible seniors that reduces property tax bills by \$1,000. The Town also offers a tax referral program, whereby eligible seniors, who do not have mortgages or equity loans, may apply to defer paying real estate taxes, which will continue to accrue at 8% interest. Upon transfer of the property or death of the applicant, these accrued taxes and interest are held as a lien by the Town of Carlisle against the property.

4. The Town of Carlisle Affordable Housing Trust

The Town of Carlisle Affordable Housing Trust (AHT) was established by a Declaration of Trust made on October 24, 2006 by the Town of Carlisle, acting by and through its Board of Selectmen, approved by vote of the 2006 Annual Town Meeting. The purpose of the Trust is to provide for the preservation and creation of affordable housing in the Town of Carlisle. In furtherance of this purpose, the Declaration authorizes the Trustees to acquire by gift, purchase or otherwise, in accordance with the procedures set forth in the Declaration, real estate and personal property and creation of affordable housing in the Town of Carlisle. The AHT Trustees are the five Board of Selectmen, and designated representatives from the Carlisle Housing Authority and Planning Board.

Since its inception, the AHT has supported: the Carlisle Housing Authority's proposed Benfield property senior rental ground-lease development; the 2007 Housing Summit; development of the Affordable Accessory Apartment program (the AHT received the Town appropriation of \$90,000 for AAA grants to homeowners); and has funded the 2009 Village Court engineering study, which was conducted by the Carlisle Elderly Housing Association with the view of possible expansion.

The AHT's ability to acquire by donation and/or to purchase property, and receive other assets, should further explored for implementation. Carlisle has a long tradition of residents making land donations for conservation purposes. It would do well to follow its neighbors, in the Towns of Lincoln and Weston, by encouraging mixed-use donations of land for affordable housing and open space, as has been the case with the Lincoln Codman Estate and the Weston Dickson Farm respectively.

5. Carlisle Neighbor Fund

In 2008, during Thanksgiving week, a group of “neighbors” gathered together to set up the Carlisle Neighbor Fund. The desire of these “neighbors” was simple and straightforward, stemming from a concern for those in town who have been most impacted by the economic downturn.

The goal was to set up an independent account in each of Carlisle’s three churches to provide financial assistance to Carlisle residents in the areas of food, energy, or other short-term, critical needs. Funds would be offered to Carlisle residents regardless of affiliation with a faith community and would be administered by the clergy of the churches independently with collaboration with each other when appropriate.

Residents are encouraged to contact the clergy at the St. Irene Church, the First Religious Society, and at the Congregational Church. The Carlisle Neighbor Fund continues to work with both the Council on Aging and the Carlisle Housing in the support of Carlisle households in housing crisis.

6. Carlisle Conservation Foundation

The Carlisle Conservation Foundation (CCF), founded in 1960, is a non-profit, volunteer organization dedicated to maintaining the rural character of Carlisle and preserving its natural beauty and wildlife habitat through the protection and stewardship of open space. Working with private landowners, public entities, as well as local and regional land conservation organizations, CCF serves as a resource and catalyst for land conservation, responsible land use, and conservation education. CCF was a major force in promoting the acquisition of the Benfield Parcel A property by the Town through CPA funding for open space preservation as well as the development of 26 units of affordable housing and an athletic field.

7. Metropolitan Area Planning Council

The Metropolitan Area Planning Council (MAPC) is a regional planning agency serving the people who live and work in Metropolitan Boston. Its mission is to promote smart growth and regional collaboration, which includes protecting the environment, supporting economic development, encouraging sustainable land use, improving transportation, bolstering affordable housing, ensuring public safety, advancing equity and opportunity among people of all backgrounds, and fostering collaboration among municipalities.

MAPC's 101 member communities are represented by eight regional subgroups that are staffed by local appointed officials and lead by one MAPC staff coordinator. The Town of Carlisle participates in the MAPC subregional Minuteman Advisory Group on Interlocal Coordination or “MAGIC,” which meets on a monthly basis at each of one of its 13 member towns. MAGIC regularly offers speakers and resources, which address affordable housing topics. In March 2010, the Town of Carlisle hosted the MAGIC presentation on “Green Communities.”

In addition, MAPC offers affordable housing resources under its Smart Growth program and its Data Department. The latter offers an extensive inter-active data base which includes data on Massachusetts residents’ income levels, demographics, real estate transactions, etc.

8. Minuteman Senior Services

Located in Burlington, Massachusetts, Minuteman Senior Services was incorporated as a non-profit organization in 1975 and currently offers seniors and their caregivers over 22 different programs and services in thirteen communities including Carlisle, Acton, Arlington, Bedford, Boxborough, Burlington, Concord, Harvard, Lexington, Lincoln, Littleton, Maynard, Stow, Wilmington, Winchester and Woburn.

As a designated Federal Area Agency on Aging and Massachusetts Aging Service Access Point, Minuteman manages over \$6 million in public and private funds for eldercare programs. It is governed by twenty-eight citizens who act as the board of directors, many of whom are retirees, caregivers or professionals in related fields.

Examples of services provided for elders or disabled adults living at home include: home needs assessment; state home care programs care option review; selection/transition to assisted living or nursing facility assistance application and claim form completion assistance; health and social service providers' liaison assistance; and legal, financial and mental health referrals assistance.

9. Habitat for Humanity of Greater Lowell

Habitat for Humanity is an ecumenical, non-profit Christian ministry dedicated to building basic homes in partnership with families in need. Since its founding in 1991, Habitat for Humanity of Greater Lowell has built or renovated a total of 23 homes in Bedford, Billerica, Concord, Lowell, Reading, and Westford. Its financial support comes through extensive fund raising operations which recruit volunteers as well as solicit donations from corporate civic organizations and religious organizations.

10. South Middlesex Opportunity Council, Inc. (SMOC) SMOC is a private, non-profit organization that serves as the regional housing agency for Carlisle as well as the Metro West area's community action agency, providing a wide range of programs and services. Programs include: family and nutrition services; mental health and substance abuse services; energy and financial assistance; economic development services in addition to housing and homelessness services.

As the regional housing agency SMOC provides housing and community services to low- and moderate-income individuals and families including rental assistance programs; low-interest/no interest loans program to support home modifications to improve access for the disabled and frail elders; a de-leading, and weatherization improvement program;. A financial assistance program also provided to subsidize the costs of fuel, water and sewer costs to qualifying households.

In 1986, SMOC created a subsidiary non-profit development organization, South Middlesex Non-Profit Housing Corporation, to preserve, improve and develop new housing choices for low- and moderate-income residents, and integrate supportive services when appropriate. The Housing Corporation not only develops but owns and manages the agency's real estate as well, both residential and commercial properties including 600 units ranging from emergency shelters, special needs housing, sober housing, transitional housing for individuals and families, HIV positive housing, affordable single and family rentals, to first-time homeownership opportunities.

11. Coalition for a Better Acre

Founded in 1984, Coalition for a Better Acre (CBA) is a Community Development Corporation (CDC) is a not-for-profit organization providing economic development and

real estate development support to the community. It primarily serves the city of Lowell and lower-income residents and struggling neighborhoods. Due to the 2008 recession, and the US Economic Recovery Act, which has funded the U.S. Department of Housing and Urban Development “Neighbor Works America” home preservation program, CBA has successfully served a number of middle class Carlisle families in the past year and one-half.

A member of the Home Preservation Coalition of the Merrimack Valley (HPC), through the Neighbor Works American Program, CBA provides free counseling and other services to homeowners facing foreclosure. Other HPC partners also include: NeighborWorks America, Community Teamwork Inc. (CTI), Lawrence CommunityWorks (LCW), Lawrence Arlington Community Trabajando (ACT), Neighborhood Legal Services (NLS), Homeowner Options for Mass Elders (HOME), Merrimack Valley Housing Partnership, City of Lowell, City of Lawrence, City of Haverhill, City of Methuen, Town of North Andover, Lowell Development & Financial Corporation, Lowell Foreclosure Prevention Task Force, Habitat for Humanity, Bread and Roses, Sovereign Bank, Metropolitan Credit Union, Boston Community Capital, and Merrimack Valley Federal Credit Union.

12. Community Teamwork, Inc.

Community Teamwork, Inc. is a regional non-profit organization based in Lowell that provides a wide range of programs and services to support the needs of low- and moderate-income families and individuals living in northern Middlesex County and Essex County. In regard to housing, Community Teamwork serves as a regional housing agency providing housing and community services including rental assistance programs, elderly housing services, first-time homebuyer programs to support closing and down payment costs, housing advocacy, fuel assistance and support for the homeless. As part of the US Economic as provided U.S. Department of Housing and Community development NeighborWorks home preservation (mortgage modification counseling) services to a number of Carlisle residents. It continues to provide fuel assistance approval as well. See SMOC for other housing-related assistance programs

13. Greater Boston Legal Services - Cambridge-Somerville Office, Elderly Unit

Serving people age 60 and older, regardless of income, this is the non-profit legal services organization assigned to (and which has) to provided legal services to Carlisle seniors. The Elderly Unit provides legal services in the areas of housing, including eviction defense; nursing home issues; benefits issues (Social Security, SSI, Veterans’ benefits, Emergency Aid to Elders, Disabled and Children (EAEDC) issues; access to health care; loss of food stamps, defense against guardianships and consumer issues.

The Elderly Unit also works closely with the Medicare Advocacy Project (MAP) of GBLs which is available to assist clients with Medicare problems. See the MAP section of this website. The Elderly Unit staff is available to do outreach and community education presentations on the legal issues it handles. It also makes client home and nursing home visits.

14. Greater Middlesex Legal Services (MWLS)

Established in 1976, MetroWest Legal Services (MWLS) serves the needs of local low-income, disabled and elderly persons in 36 communities, including the Town of Carlisle. MWLS

advocates represent defend tenants to prevent them from becoming homeless, advocate in schools for children with special needs, help elderly and disabled people in obtaining disability, welfare and medical benefits and assist people making the transition from welfare to work.

It is important to also recognize the efforts of past committees and organizations that have been instrumental in promoting affordable housing initiatives. These include:

- *Housing Assessment Committee*
The Board of Selectmen established the Housing Assessment Committee in 1985 to devise an affordable housing strategy in Carlisle in response to rising housing prices. The Committee prepared a preliminary report to the state that outlined the need for affordable housing in Carlisle and the policies and ongoing strategies that will produce affordable units. HAC was also instrumental in obtaining the approvals required to form the Carlisle Housing Authority.
- *Carlisle Housing Partnership*
The Carlisle Housing Partnership was formed in 1988 to support the Housing Authority by signing off on a technical assistance grant application for preliminary site feasibility analyses of potential affordable housing sites. After an 18-month study, the Housing Partnership presented a plan in 1990 for a 22 to 24-unit housing development on 15 acres of the 57-acre Town-owned Conant Land near the Town Center. The plan, financed in part by an additional state grant, involved partnering with a private developer who would build affordable units priced at between \$100,000 and \$120,000 per unit at no additional cost to the Town except the donation of land. Those in favor of the project pointed to the waiting list at Village Court as an indication of the need for the affordable units, however opponents claimed that the site was inappropriate for housing due to conservation concerns, traffic congestion, and the need for other potential municipal uses. An article adding affordable housing, but not the plan itself, to the list of acceptable uses for the Conant parcel was put before Town Meeting. The article was proposed late in the evening and was defeated overwhelmingly by a vote of 140 to 224. In 1994, the Housing Partnership was the official applicant for the grant for the feasibility study for the Kulmala property discussed in the Housing Authority section above, but, as this also resulted in failure, the partnership, in frustration, eventually disbanded.
- *Carlisle Senior Housing Options Corporation (CSHO)*
In 1993-1994, Carlisle Senior Housing Options Corporation (CSHO) was formed as a voluntary group to create housing for Carlisle's seniors. They helped establish a Senior Residential Open Space Community (SROSC) Bylaw, which allows a 50% increase in housing density under certain conditions on parcels over ten acres. The goal of the Bylaw was to serve seniors and does not include income restrictions that would insure some level of affordable housing. The Bylaw was written with a specific development on a specific parcel in mind. Soon after its adoption, 12 condominium units for seniors were developed at Malcolm Meadows and CSHO was disbanded. No additional sites for application of the SROSC Bylaw have been proposed
- *Carlisle Affordable Housing, Inc. (CAH)*

Carlisle Affordable Housing, Inc. was established as a tax-exempt, non-profit organization to support the creation of affordable housing in Carlisle. Working with the Housing Authority, the organization pursued the development of rental housing on the Conant Land in 1999 and cluster housing on the Town Forest property on East Street. After a considerable effort to secure the necessary Town approvals to convey part of the Conant parcel for affordable housing was unsuccessful, the organization decided to disband.

APPENDIX 5

SAMPLE AFFORDABLE HOUSING DEVELOPMENT GUIDELINES

These Affordable Housing Guidelines include a number of factors that might be considered and possibly adapted to Carlisle as part of LIP Guidelines in an effort to articulate project characteristics that are likely to be welcomed by the Town for further discussion and negotiation on affordable housing developments.

- ***Affordability***

The Housing Needs Assessment that is part of this Housing Plan indicates housing needs across the full range of incomes including families, seniors and others with special needs. Even households earning at the median income level are finding they cannot afford to purchase a house in Carlisle. While the actions in the Housing Plan focus housing production on households with incomes at or below 80% of area median income, the Plan also takes into consideration mixed-income developments for a number of reasons. First they minimize the stigma that can be identified with a housing development that is exclusively limited to low- and moderate-income units. Second, they allow for the creation of internal subsidies that cover at least some of the costs associated with producing the affordable units such that the market units cross subsidize the affordable ones. Third, they promote the creation of units that are targeted to those households earning above 80% of area median income but within the state's definition of middle-income, up to 150% of area median income, who are also priced out of Carlisle's housing market. Consequently, Housing Guidelines incorporate different income tiers to better serve the diverse needs of the community.

Town-Owned Property

Homeownership Developments

At least 50% of the units should be affordable to those earning at or below 80% of area median income with sales prices calculated for those earning no more than 70% of median to offer a sufficient "marketing window" for first-time homebuyers. At least 10% of the units should be directed towards households earning between 80% and 150% of median income to cover the needs of moderate- and middle-income households who are priced out of the current housing market.

Rental Developments

At least 50% of the units should be affordable to those earning at or below 80% of area median income with many of these units targeted to those earning less than 60% of median income, with even affordability reaching down to those with incomes of 50% or 30% of the area median to reach very low-income households when feasible. Another 10% of the units should be directed to those earning between 80% and 150% of area median income to address housing needs of those moderate- and middle-income households who are priced out of the current housing market.

Privately Owned Property

Homeownership Developments

Promote the inclusion of at least 40% of the units reserved for those earning at or below 80% of area median income and at least another 10% to those earning above

80% of median income but at or below 150% of area median income to address a range of housing needs.

Rental Developments

Promote mixed-income communities for rental projects and whenever feasible, with the inclusion of Community Preservation Funds or other subsidy funds, increase the level of affordable rental units to at least 40% of total housing units targeted to those earning at or below 80% of area median income. Projects that set-aside units for low-income households earning less than 60% of area median income or more moderate- and middle-income households earning up to 150% of area median income will receive priority consideration.

- **Unit Mix**

Based on a distribution of needs by seniors, starter households, families, and special needs populations, developments shall strive for an overall equal distribution of one, two and three bedroom units with the inclusion of some four-bedroom units in family developments. Carlisle needs both new affordable homeownership and rental opportunities for its seniors and families.

Elderly Housing:

Mix of one and two-bedroom units, of which 10% shall be barrier free and accessible for the wheelchair bound.

Family Housing:

Mix of two and three-bedroom units with at least 5% of units including 4-bedroom apartments.

Special Needs Housing:

Mix of efficiencies and one-bedroom units with allowance of shared living facilities such as congregate units and group homes.

- **Design Criteria**

Affordable units should be designed to be harmonious in appearance, construction, and quality of materials with the other units in the development and with the surrounding neighborhood. It is important that new development contribute to the historic, small town character of Carlisle. Affordable units should be integrated and dispersed throughout the development and subsidized and market rate units should not be distinguishable from the exterior. Appropriate recreational facilities should be provided, pedestrian access and bike path required, and vegetation buffers required for projects of more than 30 units.

- **Location**

The Housing Plan emphasizes the distribution of affordable housing throughout the residential neighborhoods of Carlisle in an attempt to avoid unnecessarily high impacts from new development in any one neighborhood. Another objective is to look for affordable housing opportunities that will minimize impacts on the built or natural environment such as the refinancing and redevelopment of existing housing, the creation of accessory apartments, or the redevelopment of those areas of town most accessible to transportation, goods and services such as the Town Center and other commercial areas. The Plan also acknowledges that growth will put greater burdens on limited public services, including schools, and future growth will most likely cause increased demands on the local school or the regional high school.

- **Size and Density**

The density of a particular development should relate to its location in the community whether it is in a residential zoning district, a business district or in an area that is relatively removed from an existing neighborhood. In all residential districts the total number of proposed dwelling units within the development should not exceed eight units per upland acre to comply with these guidelines. In all other districts the number of proposed dwelling units within the development should not exceed twenty units per upland acre. Additionally, structures may be built up to three stories in all zoning districts. These Guidelines encourage the use of triplexes and quadruplexes and discourage structures with more than six units per building.

- **Open Space and Landscaping**

The project should incorporate open space of at least 15% of the parcel, and to the greatest extent possible based on the size of the parcel, this open space should be set aside as common land and maintained by a homeowners association or the owner of the property. All projects must also include proper landscaping such as grass, trees and shrubs, insuring the same number and quality of items for all units in the development, including the affordable units. Cluster development is encouraged for larger projects of more than ten units.

- **Parking**

Each dwelling unit in a development targeted to seniors must include one parking space and in developments targeted to families, two parking spaces must be provided.

- **Environmental Concerns**

Avoid targeting development projects to areas that are ecologically sensitive and will degrade nearby conservation land. Developers should also be prepared to support plans for addressing water and septic services and address the impact of the traffic created by the development.

- **Marketing**

(Carlisle needs to identify a marketing and monitoring agent for its affordable housing units, most likely the Carlisle Housing Authority).

- **Affordability Restrictions**

Deed riders or affordable rental restrictions should assure continued affordability in perpetuity to the greatest extent possible. The resale prices included in homeownership projects should be indexed to HUD's area median income as opposed to market value to better assure this affordability over the long-term. The monitoring of the resale restrictions and annual recertification in the case of rental agreements should be the responsibility of the project sponsor who must report annually to the Town's Housing Coordinator or other housing organization, such as perhaps the Housing Authority, approved by the Town.

- **Management**

The professional management of new rental housing is critical to the future viability of the development, and the management entity must have a proven track record and be approved by the Town of Carlisle through its Housing Trust.

APPENDIX 6

PROPOSED ORGANIZATIONAL STRUCTURE FOR COORDINATING HOUSING ACTIVITIES

BOARD OF SELECTMEN

Approves Housing Plan and appoints members of Housing Trust and Community Preservation Committee. Support also instrumental in the Governor's Office appointment of the Governor's Appointee to the Carlisle Housing Authority.

CARLISLE COMMUNITY PRESERVATION COMMITTEE

Approves Community Preservation funding requests for affordable housing to be finally approved by Town Meeting and pooled in the Housing Trust Fund.

CARLISLE HOUSING TRUST

Is currently responsible for managing the Affordable Housing Trust funds, for defining policy issues that are in the public interest and establishing housing guidelines for housing efforts. Recent legislation also enables these Housing Trusts to own and sell real estate. Other functions it serves are community outreach and education.

HOUSING COORDINATOR

Funded in 2010, by Community Preservation funding as staff support to the Carlisle Housing Authority and all-volunteer Housing Trust in the implementation of the Affordable Housing Plan.

CARLISLE HOUSING AUTHORITY

Established in 1986 in an agreement between the Town and the state to address the issue of low- and moderate-income housing in Carlisle. Housing Authorities are agents of state government that typically own and manage rental housing for low- and moderate-income households. The Housing Authority currently serves a number of purposes including performing the functions of marketing agent for new affordable developments and sponsor of special housing initiatives and monitoring agent for affordable home ownership and rental units. In future, it could serve as property owner and manager.

CARLISLE MUNICIPAL LAND COMMITTEE

This Plan proposes that the Board of Selectmen reactivate the Carlisle Municipal Land Committee, appoint new membership and establish a mandate for a thorough review of Town-owned property and the development of a long-term framework for conveying these properties for a range of public purposes including affordable housing.

APPENDIX 7

ACKNOWLEDGEMENTS

In preparation of this plan, Carlisle Town Boards, Officers, Commissions, and employees were most cooperative in providing needed information and advice. The Housing Production Plan Committee would also like to thank Town Clerk Charlene Hinton, Planning Administrator George Mansfield, Town Finance Director Larry Barton, Principal Assessor Melissa Stamp, and former Selectman John Ballantine for their assistance in the preparation of this plan. The Housing Production Plan Committee would also like to thank Ms. Peggy Yalman of Coldwell Banker for her assistance.